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# THE HOUSING QUESTION

ARTHUR WESLEY CRAMPTON

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# THE HOUSING QUESTION



BY  
ARTHUR WESLEY CRAMPTON

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## PREFACE

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THE Housing Question is the domestic question of the day. Statesmen and thinkers are recognizing that it lies at the root of other great social questions. The current of public opinion, which has flowed so strongly during the Victorian era in the direction of the amelioration of social conditions, is now daily gathering strength on this subject. Amongst others the Marquis of Salisbury, the Earl of Rosebery, and Mr. Ritchie have indicated the need of reform.

Whenever a great question arises there are always many remedies suggested which, though disinterested in themselves, will not bear the test of recognized principles of action. In this book I have endeavoured to bring the more important housing proposals to this test, and to show which of them, in my opinion, are practicable or valuable, and which cannot come under that description.

Of the two great branches of legislation involved in the subject—sanitary and housing legislation—I have attempted to give a summary in non-legal phraseology. Apart, perhaps, from those municipalities which have taken action in housing, I believe there is but little general knowledge of housing law. Nor are the language and style of composition of statutory law easily comprehensible by unpractised eyes. The want of a cheap, easily-accessible book on the law of the subject has prevented that knowledge from being widely diffused. The creation of the new governing bodies for London, and the general awakening of interest in the question of housing, will give rise to a demand for concise information on the part of those local representatives who have not time to study its

legal and general sources. To these various classes I trust that my book may be of service.

It only remains to add that the matter first appeared as a series in *The Land Agents' Record*, and that favourable opinions have helped me to decide to re-publish it in book form.

A. W. C.

THE PARK, MANSFIELD, NOTTS.  
*January, 1901.*



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# THE HOUSING QUESTION

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## INTRODUCTION

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The history of a people is divisible into epochs of different characters. The early part of that history is an account of the steps in the process of moulding the nation and establishing its government on a stable basis. Another period is marked by the development of its internal and external commerce. Yet another, that in which we live, witnesses social and economic improvements. One of the difficult problems of social science with which we have to deal is that of improving the conditions under which the poorer classes live.

With one aspect of the problem it is not intended to deal more than incidentally, although much argument has been expended upon it. I refer to the question of interference or non-interference. There may be some people to-day who hold that in this matter the poorer classes should be left to work out their own salvation, but their number is not legion, and now that the policy of interference has received legislative sanction, resulting in the practical application of the principle with success, but little good could be done by embarking in a discussion of only polemical value.

Slums are national sores. They therefore require legislative and municipal cauterisation. In our case there is especial need of this. We are in the van of the world. Our Empire is ever-increasing. We are charged with the responsibility of maintaining, consolidating, and developing it. This task demands the bracing of the Anglo-Saxon race to the highest pitch. The arm wants nerving to fight,

the body wants strengthening for labour. The essentials for these requirements include pure air, good food, and healthy surroundings. We cannot gather figs from thistles. We are compelled, therefore, to remove plague spots—unhealthy areas—from our midst.

It is over half a century since a renowned philanthropist—the good Earl Shaftesbury—began to stir up public opinion on this subject, but it is during the last two or three decades that activity has been chiefly manifested. Interest is rapidly developing in the question, and suggests the desirability of bringing it up to date.

The natural order of dealing with the question seems to be, first, an investigation of the causes which have produced it. These can be conveniently divided into sanitary and economic. They can be further divided from both standpoints into urban and rural. Having stated the causes we pass naturally to a consideration of the remedies for the evils. The first great remedial instrument is, of course, the Legislature. We shall first, therefore, give an account of the powers which it has granted for suppressing the evils. These are conveniently divided into general sanitary powers, and powers with regard to housing. Since the law imposes upon local authorities the duty of carrying out these legislative provisions, some account of the way in which they have discharged their obligations will follow. Finally, there will be a discussion of further proposed remedies and amendments of the law.

Throughout these pages it is not intended to dilate at length upon the more obvious, but not less important evils associated with the whole question, especially since they have already been the subject of much earnest consideration, but rather to bring the subject up to date, and therefore to dwell more upon new information and remedies. The Report of the Royal Commission which sat in 1884 is justly regarded as a mine of information upon the subject; but sixteen years have now elapsed since that Report, and although most of the evils they then set forth exist now in the main but little abated in intensity, yet it will be more satisfactory to adduce facts and figures of recent date to show the magnitude of those evils. Incidentally it may be stated that whenever reference is made in this work to the Report of the Royal Commission that of 1884 is always intended unless otherwise expressed.



## CHAPTER I

### CAUSES

#### (A) ECONOMIC

*The Growth of Towns and Results.*—The acquisition of knowledge tends to make the poorer classes anxious to rise above their surroundings, and to endow the more fortunate classes with a more sympathetic outlook, and a desire to assist and encourage that aspiration. These tendencies have co-operated to direct attention to the wretched conditions of the lives of the poorer wage-earners. Those conditions are not peculiar to the present generation. At the time of the Great Plague in 1349, Green, in his History of the English people, tells us that “its ravages were fiercest in the greater towns, where filthy and undrained streets afforded a constant haunt to leprosy and fever.” But whilst the sanitary conditions have in some respects greatly improved, the cities and towns, in consequence of the great expansion of commerce, have vastly increased in size and population. A variety of causes conspire to create a large town. But the main factor will generally be the facility the district offers for trading. Before the establishment of railways the existence of natural harbours would naturally locate trade in the adjacent districts, and the vast development of our shipping has attracted to such places great numbers of people. The covering of the land with a network of railways has similarly expanded trade in inland districts by enabling us to transmit freely to all parts the products of different localities. These railway facilities have resulted in an unlocking of the stores of our mineral wealth, and in the creation of large towns in those mining districts. The change, therefore, from pastoral to commercial life pro-

duces this congregation of numbers within small areas. Numerous as the advantages of developed trade are, one of the evils hitherto attendant upon it has been this close grouping of people. Under the most favourable conditions such a change must reduce the standard of health obtainable by rural labour. But if the conditions are decidedly unfavourable, as they very often are, the stamina of the race must undergo a serious diminution. It becomes, therefore, the paramount duty of the public authorities to reduce this danger to the narrowest limits by prescribing rules for the maintenance of health.

A large town is the result of prolonged growth, although some towns grow much faster than others. In many cases the land upon which it now stands was seized in large or small quantities without opposition for the sake of tilling it. By lapse of time proprietary rights were acquired over it. But still its monetary value remained small. Then by means of agencies, such as we have described, all the appearances of a town began to be developed. A space in the centre was reserved for common market purposes. Where the people assemble in numbers permanent buildings are erected for trade. All round this space, and in the streets immediately radiating from it, business premises greatly predominate. A desire on the part of many people to trade round this space and in these streets causes competition, which results in increasing the rents payable for these sites. As we proceed further along these streets business premises gradually become less imposing, and the competition for them less keen, and eventually the sites are entirely occupied by dwellings of various classes, but, since the working classes make up the greater part of the population, mainly by working-class dwellings. For many reasons, such as desire to live near work so as to save time and energy in reaching it, facilities for trading, facilities for railway locomotion, there is a desire to obtain dwellings as near as possible to the centre of the town. The value of such sites is accordingly raised, as before, by competition, becoming less as the radius increases, until a limit is reached beyond which there is little or no building value of the land. Increased values of land are, therefore, centripetal. The various conditions, such as cost of building materials, wages of labour, and cost of land, which regulate the building of houses, have not up to the present prevented the erection of houses for

the working classes near to the centre of the town in small towns, say up to 20,000 inhabitants, but in cities and large towns one of these causes—the value of land—makes it practically prohibitive to do so. One reason for this is that as a town grows there is a constant expansion of the business area at the expense of the dwelling area. The competition to get a living on these business sites is so great that their value is pushed up much beyond the value of sites merely used for habitation. There is thus a continual centrifugal tendency for the business area to encroach upon and absorb the dwelling area. Side by side with this tendency is a tendency exerted in the opposite direction—the desire of the working classes, as explained, to live near to their work. But business wins, because it can pay the highest price. Whilst, however, the dweller reluctantly recedes, the radius of the dwelling area is not always lengthened. Rather two other conditions develop. The population on the dwelling area becomes more closely packed in two ways. Tempting prices are offered for any vacant land within that area, and it is built upon to accommodate some of the displaced dwellers; and, secondly, existing buildings are raised to house the remainder. If there be not sufficient accommodation—from a sanitary point of view—upon this area for the people living upon it, we have the condition known as overcrowding.

The larger the town the larger will be its central business area. The more it grows the more will that business area trench upon and absorb the dwelling area, and since the toilers must be near their work the more also will be the competition for accommodation within this concentric dwelling area. The result is a continual increase, not only of the value of the business area, but concurrently of the dwelling area. Two simultaneous effects follow. More people must be housed within the restricted area, which means curtailed accommodation for each family or each person, and every immigrant likewise still more restricts the accommodation. These factors combine to increase rents, and to increase them almost without limit. The laws of demand and supply have indeed the freest play with the most disastrous results, for, while the demand is practically unlimited, the supply is restricted, and herein lies the great principle which distinguishes the operation of these laws in the case of commodities and in the case

of dwellings. Commodities are movable ; if in one place the supply exceeds the demand, the surplus can be removed to a better market, and, conversely, if the demand exceeds the supply, a surplus elsewhere can be applied to meet the extra demand. But houses and land are immovable, and unless the demand and supply happen to be fairly adjusted to one another—as they frequently are—we have a problem of housing of greater or less magnitude, according to the size of the town, requiring solution.

In the ordinary way a purchaser of new dwelling-houses expects to obtain the market rate of interest for that class of investment, which is about 5 or 6 per cent. net on the price paid to the builder. If the dwellings are old the investor will require a higher return, up to 10 or 12 per cent. ; but if they can be bought to secure a higher return even than that, we may be sure that they are either worn out and only fit to be demolished, or else that the demand is so keen that very high rents can be obtained. Overcrowding and high returns of interest will thus be found to go hand in hand. It was stated in evidence before the Royal Commissioners that house farmers were not at all anxious to encroach upon their profits for periodical repairs, whether they were at the rate of 50 per cent. or 100 per cent. In a typical case in Queen Street, Clerkenwell, a house was rented weekly as follows : front room, 12s. ; back room, 4s. 6d. ; kitchen, 3s. ; first floor, 13s. ; second floor, 7s. This amounts to over £100 per year, and for the premises the house-jobber paid to Lord Northampton £20 per year.

But the causes we have referred to are intensified by others. There is a constant influx of people into the great towns from the rural districts, due to the lessened demand for agricultural labour and the low wages paid for it. There is also as steady an influx of aliens, who generally land destitute upon our shores.

*Overcrowding and Misuse of Space.*—Whilst these rules generally prevail, there are some exceptions to them. Thus it was shown before the Royal Commission that whilst overcrowding is nowhere so great an evil as in the large towns, yet small towns are by no means free, and there is no doubt of the existence of isolated cases in great numbers for want of effective supervision. As, however, it is sixteen years since a Committee of Inquiry reported

on this subject, it might be thought that their efforts had resulted in removing wholly or partially the evil referred to. It will be proper, therefore, to adduce some evidence of recent date to show that, whether some improvement has been made or not, the evil is still widespread. The London County Council have spent a large sum of money in clearing away insanitary and overcrowded areas, and they now propose to spend half a million more for the same purpose. There is naturally a limit to the operations they can undertake in the immediate future, and, beyond that, large and difficult problems of the same class await solution. In the year 1898 the medical officer of health presented to the Council a report on the condition of St. Pancras, and the following particulars are extracted from it. Five hundred and sixty-seven houses in various parts of the parish were inspected, and 31 per cent. of them were found in an overcrowded condition (using the word to include cases in which there was found to be less than 300 cubic feet per person in rooms used exclusively as sleeping rooms, and less than 400 cubic feet per person in rooms not used exclusively as sleeping rooms, two children under ten being reckoned as an adult). Taking the census definition of overcrowding—*i.e.*, the occupation of a room by more than two persons, 8.6 per cent. of the total population were living in single rooms under conditions of overcrowding. The corresponding figures for two-room tenements were 13.15, for three-room tenements 4.87, and for four-room tenements 1.49 per cent. Thus 27.62 per cent., or more than one-quarter of the population, were found to be living in tenements of less than five rooms under conditions of overcrowding. The corresponding figures relating to London as a whole are 19.7 per cent. About 60,000 persons in St. Pancras are, according to the census return, living under conditions of overcrowding. The report, which is the work of Dr. Hamer, contains an interesting analysis of these statistics from a new point of view. He divides the overcrowding into two classes—that resulting from misuse of space, and that resulting from insufficiency of space. He applies the former term to those cases in which modification of existing sleeping arrangements would cause the number of cubic feet per person to exceed the assigned limits, whilst the latter includes cases in which this could not be done. Excluding the former class of cases, the present rate of overcrowding

—31 per cent.—would be reduced to 20 per cent., and nearly the whole of the overcrowding resulting from insufficiency of space is caused by occupants of one-room tenements. He therefore draws the conclusion that the difficulty in connection with insufficiency of space, in the actual working of bye-laws, is practically narrowed down to the problem of how to deal with the occupants of overcrowded single-room tenements. Thus correcting the census return by the bye-law standard, and allowing for misuse of space, he arrives at the opinion that the number of persons at the present time living in St. Pancras under conditions in which the limits of cubic space referred to are exceeded falls far short of 60,000, and, indeed, probably does not exceed 10,000.

No suggestions are made as to how it might be possible to utilise this neglected sleeping accommodation. It is easy to prescribe the number of persons to a given tenement, but it is a matter of the greatest difficulty to ensure a proper apportionment of the sleeping accommodation to each person. The quantity of bedding and furniture poor people possess is often very restricted, and this fact, together with their habits—almost second nature—of crowding together, create a formidable obstacle to rearrangements and to inspection, however rigid.

*Plumstead.*—In the same year the same medical officer of health reported upon a portion of Plumstead. On the basis of the standards of cubic feet of space already given he found 43 rooms overcrowded in 202 houses inspected.

*Kensington.*—According to Dr. Hamer's report, issued in 1899, on the condition of Kensington, taking the standard of cubic space already given, overcrowding existed in 61 rooms out of 444 houses inspected. In 35 of these cases there would be overcrowding even if all the available space in the houses were turned to the best account. Dr. Hamer confirms his conclusion with regard to St. Pancras by the case of Kensington. He found that in the case of Kensington, for every 100 overcrowded tenements, 52 were single-room tenements, whilst the corresponding figures for St. Pancras were 57.

*Lambeth.*—Dr. Hamer reported on this district in 1895, and gave a table in which Lambeth was divided into four inner and four outer sub-districts, and the results of both compared with Lambeth as a whole. The inner districts showed 31·75 per cent. of overcrowding, the outer districts

8.65 per cent., and the average for Lambeth as a whole was 15.87 per cent. All these percentages are based upon the census figures for 1891, and the census standard of overcrowding. Whilst the figures for Lambeth, as a whole, place it thirteenth in the list of 41 sanitary districts into which London was divided at the time of the census, the figures for the inner districts would place it tenth in the list. Taking the cubic feet standards already given, the percentage of overcrowding was found to be 26.

It is not intended to give particulars of all the sanitary districts of London. The above selections have been made because they have been the subjects of recent special investigation. For the rest it will suffice to give a few general particulars for London alone. At the census of 1891 the percentage of overcrowding throughout the administrative county of London was 19.7, and 55.5 per cent., or over one-half of the population, were housed in tenements consisting of one, two, three, or four rooms. About a million people were, therefore, living in an overcrowded condition judged by the census test. It is estimated that in London alone about 400,000 of the people are housed in one-room tenements. This fact alone speaks volumes for the misery suffered by the poor. They have not only to live and sleep in this single room, but often carry on their trade in it also, and that trade is frequently of a deleterious character.

*Liverpool.*—In the annual report of the medical officer for 1898 it is stated that 739 informations were laid against chief tenants of sub-let houses for breaches of the bye-laws in overcrowding, and 47 keepers of common lodging-houses were charged with the same offence. No opinion is expressed as to the causes of these conditions, whether the lodgers were able or not to find accommodation elsewhere, or whether they arise from the gregarious habits of the people.

*Manchester.*—In 1897 an inspection was made of 1,030 houses in blocks of about 100 each, situated in various districts of Manchester. In estimating the amount of crowding each person was allotted 500 cubic feet of sleeping room. On this basis it was found that out of 101 two-roomed houses occupied by only one family 67 were overcrowded. Assuming that only one room was used as a sleeping room, 210 houses, containing from two to six rooms, were found overcrowded out of 1,030, or nearly 20

per cent. These figures were obtained at a time when great pressure existed for accommodation, and, therefore, proved the inadequacy of houses to meet the demand. "One thing," says the medical officer, "is clear—viz., that two-roomed houses are habitually overcrowded, and, in my opinion, the existence of such houses is an incentive to, and a cause of, overcrowding, unless a constant pressure is exerted in the opposite direction."

Sufficient has, perhaps, now been said to show the magnitude of the evil of overcrowding in urban districts.

*Overcrowding in Rural Districts.*—The density of population in urban areas has compelled attention to sanitation in those areas, whilst the scattered population of rural districts and the backwardness of administration in them have prevented systematic inquiry into their sanitary surroundings. Although there is abundant evidence as to the state of the towns in this respect, the information regarding villages is more restricted. We have, of course, the census figures available, but as the decennium is nearing its close, and as great changes have taken place in rural districts, mainly due to agricultural depression, those figures are not sufficiently up to date to be reliable. As some indication of the state of affairs in 1891, it may be stated that in Northumberland there was 38 per cent. of overcrowding, and in Durham 34 per cent. We are not, however, without some recent investigations to guide us. In 1899 Mr. Clement Edwards, as special commissioner for the *Daily News*, made a careful inquiry into the housing of the rural labourers in the South and West of England. He states that "not only are the cottages in a horrible state of decay and disrepair, but even worse is the appalling manner in which they are so often overcrowded. Some of the facts that I gleaned were positively revolting in themselves, and much worse in their obvious suggestion of inevitable social and moral results. Insanitation and overcrowding and promiscuous occupation of the same bedroom stand as a great contributory cause at the beginning. Idiocy and immorality, in most repulsive forms, stand at the end as the fruit and penalty. A word to the wise is sufficient.

"Let me give you some of the individual cases of overcrowding which came to my notice, and which I verified for myself. In one part of Wiltshire alone, during my necessarily brief inquiry, I came across fifteen instances



where more than five people are occupying one small bedroom, ten cases where more than six, eight more than seven, ~~nix~~ more than eight, three more than nine, two more than ten, and one where eleven people—mother, father, and nine children (eldest a girl of fifteen)—are sleeping in a single bedroom.

"In a single district of Somersetshire, in one day, I was shown six cottages with two little bedrooms accommodating a couple of lodgers—single labourers, as a rule—in addition to the members of the family. In No. 1 the family consisted of husband and wife and four children, the eldest of whom was a girl of fourteen. No. 2 was husband, wife, mother, and three children. No. 3 was husband, wife, sister (grown up), and three children. No. 4 was husband, wife, and five children (eldest a lad of twelve). No. 5 was husband, wife, and three children (eldest a girl of sixteen, mentally deficient). No. 6 was husband, wife, and two children (eldest a girl of eleven).

"A number of the cottages contain two families. A few of the cottages occupied by the better-to-do labourers boasted three bedrooms. This is regarded as a marvel for much comment among the labourers. Probably a majority of the cottages I saw had two bedrooms. There are, however, a very great number with only a single bedroom."

On the other hand such conditions are not by any means general. In 1899 Dr. Mivart inquired into the condition of several rural districts. Concerning Chailey in Sussex, which had a population in 1891 of 12,000, he says: "No instances of crowding of houses upon area nor of excessive crowding of persons in houses were met with during my visit, though cases of the latter kind were spoken of as having occurred from time to time." In Biggleswade rural district, in Bedfordshire, he reported that "very few instances of crowding of dwellings upon area were met with, but in certain small villages were found dwellings grouped closely together, with very little curtilage." The population of this district in 1891 was 22,000. With regard to the rural district of Axminster in Devonshire, which had, in 1891, a population of 12,580, he stated that "no instances of excessive crowding of persons in dwellings came under notice, but several such were cited as having occurred within a recent period." It will therefore be seen that in districts embracing a population of 46,000,

closely inspected by Dr. Mivart, not a single case of overcrowding was met with.

From these instances and others which could be given it is safe to generalise that overcrowding exists in very serious forms in some rural districts and that others are almost exempt from it.

*Crowding on Area.*—In describing the dwelling belt on the borders of the business area, it was shown that there is not only overcrowding in houses and rooms, but also a crowding of houses upon every available space, so as to diminish greatly the amount of light, air, and ventilation. Sometimes houses are overcrowded without being crowded on area, and sometimes they are crowded upon area without being overcrowded themselves. Nor is either condition peculiar to town or country; but it is generally the case that both conditions exist side by side. Wherever there are a large number of persons per acre there will also generally be found overcrowding. Under the modern system of blocks of tenements, such as have been erected by local authorities, a very large number of persons have been housed per acre. Thus in the Bethnal Green area, which comprises about fifteen acres, 5,380 persons have been provided for compared with 5,719 displaced; that is, about 360 per acre. Now, it is obvious that the greater the population per acre the greater is the liability to the spread of infectious disease. But this consideration sinks into insignificance compared with the housing of the people under healthy conditions.

*Evils of Overcrowding : Relation of Overcrowding to Disease.*—The report of the Medical Officer of Health for London for 1894 showed that the phthisis death-rate followed the order of overcrowding—that is to say, where the proportion of overcrowding increased the phthisis death-rate increased also. The conclusion at which he arrived is confirmed by tables for the five years 1894–8, which are remarkable for their consistency to one another. The amount of overcrowding is graded in seven classes; but it will be sufficient to give the two extremes. Districts with under 10 per cent. of overcrowding—gauged by the census standard—show a death-rate per 1,000 living of 1.11; whilst for districts with over 35 per cent. of overcrowding the death-rate is 2.59. “The figures do not, however, suffice to show whether the overcrowding caused phthisis, or whether the disease, by adding to family expenditure or

by diminishing the wage-earning power, left less money available for rent, and thus brought about the overcrowding, or whether, again, overcrowding is associated with some other condition or conditions which are favourable to disease. In all probability all these circumstances have tended to produce the results." . . . "It is interesting to observe that the differences between the death-rates of the several groups of districts are most marked at the ages at which the mortality from phthisis is greatest." Those ages are from 20 to 55. In the cases of ages from 25 to 35, in districts with under 10 per cent. of overcrowding, the death-rate per 1,000 living was 1·5; whilst it was more than doubled in districts with over 35 per cent. of overcrowding. Similarly, from ages 45 to 55, the corresponding rates were 2·05 and 6·12—a still greater disparity. The same medical officer showed, in his report for 1894, that "all ages" death-rates, from "all causes," and from "all causes other than phthisis," follow overcrowding in precisely the same way as phthisis. "It does not, however, necessarily follow that the mortality from every disease is increased in similar proportions, or, indeed, increased at all. The mortality from tubercular meningitis manifests this relationship in much less degree, and that from *tabes mesenterica* still less. The relation of overcrowding to mortality from diarrhœa is not particularly apparent; while the mortality from cancer does not appear to have any relation whatever to overcrowding. There is therefore suggestion that it will be found that, while associated with overcrowding is a tendency of the population to die from disease generally, this tendency is especially manifested in the case of phthisis, and is not manifested in the case of every disease. Probably this difference in behaviour will be found to depend upon differences in causation and age distribution of particular diseases."

*Association of the Sexes.*—One of the worst results of overcrowding is its extinction of the sense of self-respect. If the facts were not indisputable, it would be almost beyond belief that such conditions could exist as are described by the Medical Officer of Health for Liverpool in his report for the year 1898. It must be premised that the bye-laws provide for the registration and inspection of the smaller houses in case they are let off in portions to members of other families. During the year 1898, 15,182 visits were paid at night to such houses, and 68,698 day visits, with

the result of finding 1,034 rooms overcrowded. "In addition to overcrowding, the cases of permitting males and females not married to occupy the same room, come under the notice of, and are entered in the books of the inspectors. There were 605 rooms thus indecently occupied. The character of the indecent occupation may be judged of from the following facts :—In 304 instances one man and two women were found in the same bedroom ; in 226 instances two men and one woman ; in 25 instances two men and two women ; in 24 instances one man and three women ; in 15 instances three men and one woman ; in 6 instances three men and two women ; in 2 instances one man and four women ; and in 1 instance four men and one woman. These cases are commonest amongst the poorest and most ignorant inhabitants of the squalid districts. *They appear to be the outcome of ignorance and indifference, and not of immoral intent.*" If these be indeed the true causes, it is at once clear how important a part in the solution of the problem is the elevation of the moral tone of the people themselves ; and, if the intent be not immoral, yet such conditions must tend to produce immorality.

*Immorality.*—The witnesses who gave evidence before the Royal Commissioners differed in opinion as to whether overcrowding was productive of immorality and to what extent. I am not aware that since their inquiry any statistics have been collected upon the subject, and as it is not one which calls for the expression of any speculative opinion, I shall merely remark that overcrowding increases the tendency to immorality, and that, too, of the most heinous character. It is, however, desirable to add the opinion at which the Commissioners arrived—"that the standard of morality among the inhabitants of these crowded quarters is higher than might have been expected looking at the surroundings amid which their lives are passed."

*Inspection and Results.*—In connection with the results of investigation into the subject of overcrowding, it must be borne in mind that they are more likely to be underestimated than otherwise, and this is especially the case in regard to those districts where inspection has been frequently or regularly made. The occupiers affected get to know the object of the inspection, and, as usually happens in such cases, there is a tendency to understate the facts. On the other hand, Dr. Hamer states that in Kensington

"there was abundant evidence that numbers of persons who had regarded the requirement of the law with indifference for years, were making arrangements necessary to ensure their not being fined by the magistrates, now that there was the suggestion of an intention on the part of the vestry to carry the law into effect."

*Relation of Wages to Rent.*—It is a well-known axiom of domestic economy that if a householder desires to live in comfort the rent of his house must not exceed a certain proportion of his income. We have shown how the wage earners become packed on the outer fringe of the business area, how the business area absorbs the dwelling area, creating high site values, how this inner dwelling area is resorted to by an ever-increasing number to obtain accommodation upon it, and how all these forces result in practically unlimited increases of rents. But there is no corresponding increase in income, and therefore under these conditions there is a great disproportion between rent and wage. In order to obtain such restricted and insanitary abodes as we have described, so much of the wage is absorbed as rent as to leave insufficient for reasonable family expenditure. In the smaller towns this difficulty either does not arise or arises only in a very modified way. Systematic overcrowding is either absent or relatively unimportant. The radius of a small town is such as to allow of residence within a short distance of work even in the suburbs. It is, therefore, generally found that six-roomed houses can be rented in reasonable proportion to the wage. Comfortable houses of this description, often with garden or drying ground, can generally be had for 5s. or 6s. per week. The wages for skilled and organised labour vary from about 30s. to £2 and upward. In such cases the rent is reasonably proportioned to the wage. But in large towns, accommodation to the extent described cannot be had at all, except on the outskirts of those towns, and a six-roomed house centrally situate would be quite beyond the means of even a highly-paid artisan. The rents which competition creates restrict a skilled workman to half the accommodation which his fellow labourer is able to secure in small towns, and at double the price for that half. These rents press heavily enough upon skilled labour, but they are simply crushing upon unskilled and unorganised labour. The Royal Commissioners rather hesitated to fix the average wage of unskilled workmen,

presumably on account of the want of statistics, but they did not reject the figure suggested by a witness of £1 per week. At the same time, they adduced facts to show that the wages of large classes of labour were considerably below that figure. The housing of these classes constitutes the most formidable factor in the solution of the problem. Their low rate of wages compels many of them to be content with the shelter of a single room, and some have even to share that.

In the rural districts the rent for a cottage is small, 2s. being a common figure ; but the houses are mostly old, and, as we shall see later, in a most dilapidated and insanitary condition. The reason why the rents are so small is that the wages of rural labourers are on the average also low. In large districts the wage is, as a rule, under 15s. per week, including the money value of wages in kind. A valuable report recently published shows that the average wage throughout the country, including the value of wages in kind, is 17s. 10d. per week. What the labourers are able to afford for rent is, therefore, rather less than more than half-a-crown. Now, it is a common and well-founded complaint that cottages in rural districts cannot be obtained, and that overcrowding is one of the results. It certainly is rare indeed, in passing through a village, to find any new houses. But two circumstances are sufficient to account for the fact. One of them is the influence of agricultural depression which has, as every one knows, caused an exodus of labourers to the towns ; and the other, and perhaps more potent factor, is that the rent agricultural labourers are able to pay is quite insufficient to tempt private enterprise to supply the need. Houses coming up to the present standard of health cannot be built—if the land cost only 2s. a yard—for a less weekly rent than 4s., and probably not for that. Whilst, therefore, there is not that serious inroad upon wages for rent that is so marked a feature of the urban difficulty, there is the serious economic position in rural districts that the wages of the labourers are not sufficient to enable them to pay the rents required by builders for suitable hygienic accommodation. This position can be well illustrated by what takes place in mining districts. However small the village, if it be convenient for housing workmen employed in coal-getting, the builder is soon upon the spot and houses

are rapidly erected. The simple fact is that the wages of miners enable them to pay the rent which will give the builder the market rate of interest upon his outlay.

### (B) INSANITARY CONDITIONS.

Grave as are the evils associated with overcrowding, their material significance is relatively small compared with the terrible magnitude of widespread insanitary conditions. The revelations, indeed, in connection with the housing of the poorer classes are almost staggering to those who have only a superficial acquaintance with them. The fact that these conditions are so deplorable to-day, after twenty-five years' operation of comprehensive statutory regulations, bears witness to the enormous difficulty of the task of uplifting the social conditions of the mass of the people. These conditions—depressing and degrading as they are—shut out all hope of substantial improvement by moral or religious influences. It is useless to preach to people who are practically compelled to live in pigstyes. Elevation of material surroundings must precede a more healthy spiritual or moral tone.

Precisely the same causes which produce overcrowding produce many other unhealthy conditions. We have seen how the business area concentrically trenches upon the dwelling area, and how the inhabitants of the dwelling area, instead of spreading themselves over the outer fringe of the town, as would be hygienically preferable, pack themselves up in the buildings on the inner fringe of the dwelling area, raise the height of those buildings, and build on every vacant space near them. This results in a great diminution of the amount and circulation of fresh air, shuts out the direct light of the sun, and often leaves only a meagre supply of reflected light.

These proceedings occurred at a time when building was not subject to regulations. The *laissez faire* policy of our predecessors has, therefore, bequeathed to us and our successors a vast legacy of evil. The removal of this evil is making, and will make, great inroads upon our tax-paying capacity. But such inroads inevitably follow enlightenment and reform. We abolished slavery and army purchase, but at enormous cost. Fortunately, however, the back seems to adjust itself to the burden.

The intellectual and industrial development which leads to such reforms enables us to bear the burden.

There are certain factors—such as the centrifugal extension of the business area at the expense of the dwelling area, the lapse of time which tends to bring nearer the demolition of old buildings when literally worn out—which are always operating, to reduce the extent of insanitary areas, but we cannot wait for them to produce the consummation devoutly to be wished. The manhood of England meantime is being sapped, and prompt and effective action is demanded to arrest the evil.

*Relation of Death-rate to Insanitary Conditions.*—There is probably no better indication of the mischief arising from unwholesome surroundings than the death-rate. Wherever poor, insanitary districts exist there the death-rate is invariably high and greatly exceeds that for healthy localities. The general death-rates for large towns afford, however, a very imperfect indication in this connection; they show on comparison very little variation. Thus for 1898 the death-rates for the principal large towns were: London, 18·6; Birmingham, 20; Liverpool, 23·9; Manchester, 21·8; Leeds, 19·2; Sheffield, 20·2 per 1,000. If, however, the insanitary portions of these large towns be taken and compared with the healthier portions the results are very different. Thus in four districts of Lambeth the average in 1893 was 25·3; in the other four it was 17·7. In 1898 the general death-rate for Kensington was 16·3, over 2 per 1,000 lower than the Metropolis generally, but in South Kensington it was 11·4 only, whilst in North Kensington it was 21. The differences are still greater if the rate for the six sanitary inspectors' districts of Kensington be compared. Thus in the South-Eastern district the mortality falls to 8·6, in the North-Western district it reaches 31, and in the Notting Dale special area is as high as 45·5 per 1,000. These figures have been worked out by Dr. Dudfield. They are only typical of many districts.

In the case of Manchester the death-rate for Cheetham and Crumpsall was 14·25, and for Ancoats it was 27·13.

At Liverpool the rate for the Walton district was 12·9, whilst for the Scotland and Exchange districts it was 36·4 and 36·9 respectively.

The following table is of great interest because it shows at a glance the great diminution in the death-rate resulting



from the clearance of areas, and the rebuilding of houses upon them. It is of further interest in showing how such operations beneficially affect the death-rate in the districts surrounding the improved areas. The districts referred to are in Manchester.

#### RATES OF MORTALITY IN IMPROVED AND UNIMPROVED DISTRICTS :—

				Before improvement.	After improvement.
No. 1 area	...	...	Including institution deaths	40·2	29·7
"	...	...	Of people dying in their own homes	37·0	22·9
Pollard Street Dwellings...			Including institution deaths	51·4	32·7
"	"	...	Of people dying in their own homes	40·9	22·1
District No. 6	...	...	Including institution deaths	40·8	38·6
"	...	...	Of people dying in their own homes	27·0	23·0
District No. 7	...	...	Including institution deaths	40·2	39·0
"	...	...	Of people dying in their own homes	32·3	28·9
				Including institution deaths.	Of people dying in their own homes.
Death-rate for the whole of Ancoats for three years, 1888-9-90, before improvements				33·4	27·0
Death-rate for the whole of Ancoats for three years, 1896-7-8, after improvements				28·6	22·1

In No. 1 area and in the Pollard Street Dwellings the improvement is greater than in the No. 6 and 7 districts, because in the former new dwellings have been built by the Corporation, whilst in the latter the improvement mainly arises from the fact that many insanitary buildings within them have been demolished by the Corporation, and that they are near to the former areas.

The percentages of reduction of the death-rate in the Pollard Street area and in No. 1 area were 36 and 39 and 46 and 38 respectively when institution deaths are included and excluded. For the other two districts the corresponding percentages are 5 and 21 and 15 and 11. In the whole of Ancoats the reductions per cent. since the clearance of areas and erection of dwellings by the Cor-

poration have been 14 and 18, including and excluding institution deaths respectively.

These figures will suffice to show how insanitary surroundings double and even treble the average mortality.

So numerous are the details of insanitation that to keep the work within reasonable limits a few particulars only can be given. These will be given without special reference to their magnitude, and the selection of places is purely accidental. Towns and rural districts not referred to may be in better or worse condition than those selected. Attention is naturally directed first to the condition of the capital, and it can at once be said that few, if any, places in the country exhibit a worse insanitary condition than London.

*Plumstead.*—The inquiry in 1898 by Dr. Hamer into this district, in consequence of the alleged high death-rate of certain parts of it, revealed general defects of a serious character, some of which it is practically impossible to remedy. "Some of the houses in the district, probably a large proportion, are built on a deposit of house refuse of recent date." "The drains leading into the sewers appear to have been in many cases very badly made, with the result that they frequently become stopped"; and "a large number of defective drains have been found when inspecting houses after infectious disease." . . . "Altogether, between June 1, 1895, and September 30, 1896, it is computed that there have been 86 instances of choked water-closets and choked and defective drains. The result of such defective drains and the frequent stoppage must be that the ground round the houses becomes infiltrated with filth, and this is a more serious and lasting condition in a low-lying, flat neighbourhood (like Plumstead) than it would be on a slope. The prevalence of diarrhœa in this district is no doubt largely a result of this condition of the soil." Of 202 houses inspected 109 were noted as dirty, 28 were noted as exceptionally dirty, 14 had walls infested with vermin, and 42 were noted as dilapidated. "The insanitary houses occur in groups, and these groups stand in close association with particular ownerships. Thus in nine particular groups, composed of 66 houses in all, occur every one of the instances of houses noted as having walls infested with vermin, and in addition to this 20 out of the total number of 28 houses noted as exceptionally dirty, and 27 out of the 42 houses noted as dilapidated."

*St. Pancras.*—Dr. Hamer also reported in 1898 upon the condition of St. Pancras. Seventy per cent. of the houses he visited were found defective in one way or another. The 567 houses he visited were distributed over the whole parish. The defects included "dampness of walls of rooms in 16 instances; dirty condition of rooms in 191 instances; conditions of dilapidation in 110 instances; defective yard paving in 36 instances; defective roofs in 17 instances; defective traps in yards and cellars in 39 instances. Eighteen water-closets found to be choked; 54 water-closet pans were found in a foul condition. In no fewer than 72 instances the entire absence of a dust receptacle or the broken or defective condition of the receptacle provided was noted, and an undue accumulation of house refuse was found at as many as 54 houses." . . . "Fifty-three instances of markedly dirty or dilapidated conditions were found in every 100 houses visited. It may be added that 48 of the houses visited, or about one in every twelve, were in such a state that they can only be described as infested with vermin." . . . "In St. Pancras no systematic attempt to maintain a reasonable standard of house accommodation, in so far as cleanliness and cubic space requirements are concerned, has hitherto been made."

*Lambeth.*—In 1895 796 houses were inspected in this district and 65 per cent. were found defective.

*Whitechapel.*—In 1894 497 houses were inspected in this district and 58 per cent. were found defective.

*Mile End Old Town.*—In 1894 507 houses were inspected and 32 per cent. were found defective.

*Kensington.*—We have already referred to the Notting Dale special area, and shown its high death-rate. Dr. Dudfield found that 723 of the total 3,459 persons admitted to the infirmary during the year ended March 27, 1897, came from this area. Thus this area, "which comprises only one forty-third of the population of the parish, contributed one-fifth of the indoor sick." Dr. Hamer, in 1899, visited 444 dwelling-houses in Kensington, and found defects of one kind or another in them to the extent of 64 per cent. These defects included dampness of walls in 21 instances; dirty condition of rooms in 211 instances; conditions of dilapidation in 201 instances, not counting 5 instances of water-closets choked, 10 instances of water-closet pans cracked or broken, 21 instances of flushing apparatus out of order, and 38 instances of foul water-

closet pans. "The prevalence," says Dr. Hamer, "in working-class dwellings (in Kensington) of conditions of dirt and dilapidation is by far the most serious matter for consideration at the present time in the parish. In some instances there was evidence of long-continued neglect, in others the defects were of less remote origin, and not a few rooms, the walls and ceilings of which bore evidence of harbouring large numbers of vermin, were said to have been cleansed as recently as two years or even eighteen months ago."

Sufficient facts have now been adduced to show that the insanitary condition of many parts of the Metropolis present an evil of very great magnitude to grapple with.

*Liverpool.*—The Corporation have for a number of years been engaged in reducing the amount of insanitary property. In 1898, 471 houses were demolished, and 827 insanitary houses were purchased. In the same year the presentment included 365 such houses, 54 of which were unoccupied, owing, in many cases, to their extreme dilapidation. The medical officer of health says, in his report concerning the presentment: "The general arrangement of the dwellings corresponds to the well-known and often-described court property in Liverpool, the houses being back to back and side to side with others, having no adequate or through ventilation, and without sufficient closet accommodation to fulfil the requirements of health and decency. In many instances, little, if any, sunlight could get to the courts, and the atmosphere within the dwellings was always foul, owing largely to the saturated condition of the walls and ceilings, which for so many years had absorbed the exhalations of the occupants into their porous material. Singular testimony to the absence of sunlight in these courts was furnished by the action of the Parks and Gardens Committee, who desired to brighten the homes of the poorest class by gifts of growing flowers and window-boxes; but these gifts could not be made in courts such as these, as flowers and plants were susceptible to the unwholesome surroundings, and would not live." . . . "The number of inhabitants displaced by the presentment was 1,528; the rate of mortality amongst them during the last two years had been 37 per 1,000, as against a death-rate of 23 per 1,000 in the whole city during the same period. One of the isolated groups of the property had further forced itself upon the attention

by the prevalence of typhus fever, which, for a considerable period, gave rise to much anxiety, and was with difficulty held in check. As is usual in property of the kind, the owners, apparently recognising its hopeless character, neglected to remedy the more gross sanitary defects incidental to it, such as defective roofs, choked drains, defective cisterns, dangerous walls, &c. No less than 333 notices to abate nuisances were issued from the sanitary department in one year, relating to the houses dealt with in this presentment."

"The demolition of insanitary property has proceeded gradually. The number of courts and alleys is at present 1,466, as against 1,660 in 1895. There is a very large amount of property which is so constructed as to be destructive to the health and life of those living in it—pent-up, airless, and sunless, ruinously dilapidated, and saturated with filth. It is not surprising to find the general rate of mortality in it—from year's end to year's end—rising to 60 per 1,000. The deaths, as may be supposed, are chiefly amongst the infants; but the general condition of the inhabitants is in every way deplorable. Attention to the cleansing of courts and alleys requires to be incessant, since the least relaxation in the efforts of the officers results at once in the grossest filthiness on the part of the occupants, most of whom are indifferent and very many drunken." In the year 1898 68,408 closets were found dirty in connection with this class of property, and were cleansed by the officer's instructions.

*Manchester.*—In 1898 there were 5,831 people lodged in common lodging-houses, the condition of which is bad in the extreme. Dr. Niven says, "they are for the most part defective as regards day room and in respect of personal cleanliness, and that they are frequently deficient in respect of closet accommodation, ventilation, cleanliness, structure, and yard space. Their effect on the health of the inmates is, and must be, disastrous. Many of them are, in my opinion, unfit for the purpose to which they are put."

In the same year 12,888 notices were served for the abatement of nuisances, which included 2,600 to repair dilapidated houses, 1,670 to cleanse and disinfect dilapidated houses, 1,201 to repair, renew, or provide privies, ash-pits, or water-closets, and 2,765 to repair house drains.

*Sunderland.*—The death-rate for 1898 was 22·5, placing Sunderland thirty-first amongst the thirty-three great towns, thirty-third (*i.e.*, the worst) among the thirty-three towns for “fever,” twenty-ninth for diarrhœa, and twenty-ninth for infantile mortality. In the third quarter of the year the death-rate was 27·4 per 1,000, owing to the very excessive mortality from diarrhœa and enteritis. “The exceptional death-rate from diarrhœal diseases was undoubtedly due to the unusually hot, dry summer and autumn acting in co-operation with the various insanitary conditions, to which attention has been drawn in previous reports, the principal of which is the 11,000 large open privy-middens which can only be emptied by their contents being pitched on to the streets. It was reported to the Committee at the time that the towns which showed very abnormally high death-rates in last August and September were almost exclusively privy-midden towns. The Registrar-General’s returns for the nine weeks ended October 8th showed that the hot weather had a much more disastrous effect on the towns where privy-middens are largely in use than in towns which have only water-closets. The average death-rate in the privy-midden towns grouped during this period of nine weeks was 25·3 per thousand, while the average death-rate for the water-closet towns was 20·9.

“The neighbouring towns and districts with a similar method of excrement disposal, which may be assumed to have been exposed to a similar excess of hot weather and absence of rainfall, nearly all showed an increase in the prevalence of diarrhœal diseases similar to that which occurred in Sunderland.

“Tables show that typhoid fever was 140 per cent. and diarrhœa 80 per cent. more fatal in the privy-midden towns than in the water-closet towns during the year 1898.

“When one considers that Sunderland has probably a larger proportion of slums than most towns in England; when one considers the large number of defective sewers and the large number of quite new houses, the drains of which have been found to be in a very bad condition; when one considers that the greater portion of the excreta of the population is dealt with by a system which entails the emptying of the middens on to streets which are badly paved, one cannot feel surprised that an exceptionally hot, dry summer and autumn cause an exceptionally high

death-rate from the diarrhœal diseases in Sunderland. My opinion, expressed in previous reports, is still the same—that until the privy-middens have been abolished we shall always have an exceptional amount of typhoid fever as compared with other towns.”

In considering the measures necessary for preventing the spread of tuberculosis, the medical officer, Dr. Scurfield, whose particulars and opinions we are quoting, says : “ The demolition of the slums in the East End is, of course, the great desideratum. Acres of property in this district are just in the condition to favour the development of tuberculosis among the residents. The death-rate for tuberculosis in the Sunderland sub-district is 36 per 10,000, as against 24 per 10,000 for the rest of the town.”

*Maidstone.*—The Medical Officer of Health for Maidstone stated at the inquiry on the typhoid epidemic in 1897 that out of 6,000 houses in his district 4,000 were unsanitary.

*The Relationship of the People Themselves to the Problem.*—It is too much the fashion to regard the question as though anybody and everybody were to blame rather than the people themselves. But those who have to come in contact with the facts—such as medical officers of health, sanitary inspectors, owners, and agents—know that a large part of the blame must be laid upon the shoulders of the occupiers themselves. Considerable diversity of opinion was expressed upon the question by witnesses before the Royal Commission. Earl Shaftesbury, with that desire to protect the poor which was so characteristic of him, was unwilling to allow that the masses of people who inhabit the slums were beyond rescue from their dirty and intemperate habits, and attributed their dirty habits to their dirty surroundings. But the majority of witnesses were against him on the latter point, and the evidence is thus summed up in the report : “ There is a large consensus of evidence, both from the clergy and from other observers, that drink causes people to drift into the slums and to increase the overcrowding. It is shown that the continual drinking, not necessarily drunkenness, not only produces many of the evil habits, but causes too large a proportion of the slender wages of the poor to be spent thereby, and that if drinking were given up greater comfort would in many cases follow.” . . . “ Dirt is an evil almost as conducive to social misery as drinking and other

self-indulgence. Dirty homes are said to be due to the habits of the people. Some of them seem to be quite indifferent to the dirt; but there is excuse for their indifference. There are houses inhabited by the poor the floors of which a woman could not scrub, because they are absolutely rotten, and the more that is done to them the worse they become, so under these conditions the most cleanly woman could not be clean, even if the supply of water were at all times sufficient, and this has been shown not to be the case. The warmest apologist for the poorest classes would not assert the general prevalence of cleanly habits amongst them." Reference is also made, in the Commissioners' Report, to the destructive habits of the semi-criminal class, who often live side by side with the struggling industrious workers—sometimes under the same roof.

It is easy to understand that the miserable condition of the homes of many of the poor drives them to the public-house, whilst it is certain that indulgence in drink diminishes the amount of wage available to procure necessities and comforts, and creates habits of neglect and indifference. In the words of the report: "Drink and poverty act and re-act upon one another."

The testimony of the sanitary inspectors is of great value in this respect. I have found many statements similar to this of the Sanitary Inspector for Newcastle-on-Tyne: "The enforcement of compliance with the bye-laws still continues to have a salutary effect; but in one sense it is the work which gives least satisfaction. Day by day, and sometimes twice a day, have the people concerned to be pressed and threatened to get them to attend to the most obviously necessary acts of cleanliness; and as soon as the officer leaves, the filth-accumulating process begins again."

Mr. T. W. Russell, M.P., sums up the situation in an epigrammatic way: "It is not only a matter of model dwellings, but of model people, and we cannot make people moral by bricks and mortar."

The enormous number of notices served for the abatement of nuisances due to filthy habits, particulars of which appear in the reports of the different sanitary inspectors, furnish conclusive evidence on the subject.

*Insanitary Condition of Rural Districts.*—Whilst some rural districts are overcrowded, and some relatively free



from that condition, the evidence seems to show that insanitary conditions are more or less prevalent in them all. Dr. Mivart, as has been stated, found the Biggleswade, Chailey, and Axminster rural districts almost free from overcrowding, but their sanitary condition was deplorable. His inquiry in the Biggleswade district was the result of outbreaks of diphtheria and enteric fever. He states that "the prevalent style of cottage building is poor, the construction known as 'stud and mud' being largely resorted to. In some cases this kind of building has been 'faced' with brickwork, half a brick in thickness. In certain places houses were seen which appeared unfit for occupation by reason of general dilapidation, dampness, defective ventilation, absence of proper water supply, want of suitable means of excrement disposal, or several of these defects combined. The general absence of paving around dwellings was conspicuous.

"Speaking generally, the water supply must be said to be of a very unsatisfactory kind. In almost every instance the wells were found to be dry steened, and being sunk in garden ground or in ill-kept curtilages, often indeed in the vicinity of piggeries, chicken runs, fold-yards, and the like, the contamination of the contained water by the direct passage of filth, or by the soakages of foul liquid from the superficial layers of the soil, may be looked upon, in the majority of cases, as in the highest degree probable.

"With the exception of the little town of Pottton, no centre of population in the district has any clearly defined system of sewerage, although here and there lengths of glazed and socketted pipes may have been laid down. For the most part the road drains have been made use of to convey the slop liquids and, now and again, sewage from water-closets, which latter have increased in number of late years. These matters are, generally speaking, discharged into ditches which communicate with some larger watercourse. In certain villages some specially offensive ditches receiving foul-smelling liquids have been culverted, but the nuisance still persists.

"Save in the large houses, where water-closets are found, the usual method of excrement disposal is by means of cesspit privies, the contents of which are at irregular intervals removed and applied to agricultural or garden land. The disposal of house refuse is even less

satisfactory. The total provision of ashpits in the district is small, while very few are provided with covers. An ordinary method of bestowal of refuse is in a 'soak-hole' in garden ground or curtilages, often close to the door of the dwelling. Into this soak-hole slops are likewise frequently cast, with the result that masses of fermenting and offensive matter were frequently met with, and in some localities inhabited by the poorest class the ground in the vicinity of these soak-holes was obviously saturated with foul liquid, forming small quagmires."

Dr. Mivart reported in almost identical terms of Chailey rural district, and concluded that "undoubtedly its three most pressing wants are (1) the provision of a sufficient supply of wholesome water, (2) the removal of the intolerable nuisance caused by the overflow of cesspools, and by the general want of drainage in the northern part of Wivelsheld as well as in Ringmer, and (3) the adoption of regulations and of a code of bye-laws respectively as to dairies, cowsheds, milk shops, and slaughter-houses, together with the systematic registration and inspection of all these places."

In a third report on the Axminster Rural District, made in 1899, Dr. Mivart says: "The very large number of houses destitute of eave-spouting, or with provision of this sort broken and defective, was notable, as was also the rough and irregular nature of flooring, which was consequently often foul. The large number of houses that have been suffered to fall altogether to ruin and so become uninhabited is striking, and I heard many complaints from persons of the labouring class of the difficulty of obtaining cottages. Many of the houses have been badly built from the first, and 'cob' has been extensively employed.

"*Water supply.*—Speaking generally it must be said that, with the exception of Axminster, Colyton, Beer, Musbury, and Uplyme, in all which localities more or less complete systems of public supply are established, the water supply is of a very unsatisfactory as well as insufficient character, and, indeed, the supply of water to Axminster can hardly be at present classed as altogether satisfactory or sufficient. In some villages considerable hardship and even suffering have been endured by the inhabitants by reason of the scarcity or absence of wholesome water. In such localities the supply is usually obtained almost exclusively from

wells, the depth of which, probably, in no case exceeds 40 to 50 feet, while in many cases they are much shallower, or are mere dipping places freely exposed to contamination. Many of the wells are sunk in porous soil, and all those that I was able to inspect were merely dry steened. In not a few percolation from the superficial soil was seen to be taking place through the sides. Some of the cottage wells are admitted by the tenants to be polluted, and in others the water is said to become cloudy, muddy, or thick after rainfall.

*“Excrement and Refuse Disposal.”*—Throughout the district houses destitute of privy accommodation are to be met with. In many instances groups of houses were found provided with only a single privy, which, moreover, was generally in a dilapidated and filthy condition. In certain localities pail closets are also largely used, and the contents are frequently thrown upon the ground in small gardens in the vicinity of dwellings, or upon refuse heaps in the corner of curtilages. Where any accommodation at all exists for the deposit of house refuse, it is generally of an unsatisfactory kind. Such refuse is generally allowed to lie accumulating in heaps in close contiguity to the doors and windows of dwellings.”

These three reports of Dr. Mivart in their statement in detail of the results of his investigations place the sanitation of rural districts in a more unfavourable light than even his general summaries.

Having given details of these specific rural districts, which probably are no better and no worse than the majority, we will give evidence of a more general character, that of the special commissioner of the *Daily News*—Mr. Clement Edwards—already referred to. He says: “I found that, with a few exceptional patches of very well managed estates, the condition of housing was very bad, but some counties are a good deal worse, speaking generally, than others. A great number of the cottages are very old, and in a state of exceedingly bad repair. This particularly applies to the thatched huts, of which I came across a large number.” He shows how rain comes freely through these roofs, how rats tenanted them, and the injurious results of their decay. Some of the walls were cracked and let in the wind, and many of the paneless windows only served likewise. “Many of the cottages have floors (of the old earthen kind) several inches below

the level of the threshold. Living rooms are frequently less than 5 ft. 9 in. in height, and a great many of the bedrooms are only in the nature of lofts, the floors beginning above the level of the eaves, and having the sloping roofs for walls. I went into a number of cottage bedrooms where it was only possible for me to stand upright just beneath the line where the two roofs converged. But one of the most serious defects from the double point of view of health and decency is in the matter of privies and drainage. Only a few of the villages I visited have a semblance of what may be called drainage. The ditch, the privy, or even a hollow in the ground as you approach the cottage, served as the refuge for the culinary filth and garbage. In a great many cases I found that one privy had to serve for several cottages. In several instances I found these privies without a door, and exposed to view from the high-road." This evidence, it will be observed, summarising as it does a large number of observations, agrees entirely with the investigations of special districts conducted by Dr. Mivart.

Further conclusive general testimony is furnished by the report of the Labour Commissioners who sat in 1892. Mr. William Little, their senior assistant commissioner, reported as follows: "A large proportion of the cottages are below the proper standard of decency and comfort; many of them are vile and deplorably wretched dwellings." Mr. Wilson Fox, who conducted an inquiry extending over many districts of the United Kingdom, said: "Many houses are more fit for animals to inhabit than men and women, and in them no human being could be either happy or contented."

In order to show how inspection is performed in rural districts I cull the following particulars from a recent report of a Local Government Board inspector:—

Rural district of Axminster; population in 1891: 12,580. The sanitary inspector was a farmer when appointed. His annual salary was £50. "Prior to his appointment he had had no sanitary training whatever. He keeps a report book, but he has not been in the habit of entering in it the nature of the action taken by the Council, or the result. He does not keep any journal, nor does he present any annual report to the Council. I examined his notice-book, and found the counterfoils of forty-seven notices purporting to have been served from April 22, 1896, to February 14,

1899. He informed me that he gave many notices verbally, but served the bulk of his notices by letter, as he did not think that the printed formal notices should be made too common. He said that only one summons has been taken out since 1896 in respect of any nuisance other than of overcrowding, and that the threat of legal proceedings had sufficed to procure abatement. He admits that an enormous number of nuisances of all kinds exist in the district, but he says that he is not backed up by the District Council in his endeavour to secure their abatement." . . . "From the facts I have adduced it is sufficiently apparent that the Rural District Council have shown themselves lamentably deficient in their duty as regards the many and serious sanitary wants of this district." Recommendation : "In any case, however, if proper sanitary administration of the rural district is to be attained, very much more time and attention must be given to their duties alike by the Medical Officer of Health and Inspector of Nuisances. To secure satisfactory services in this sense the District Council must, of course, be prepared to accord to their officers better remuneration than so far has been customary in this district."

*General Effects.*—It has been shown how overcrowding and insanitary conditions increase mortality, develop and foster disease, and lower the moral condition. But it is very likely that the most serious evil of all is the effect on the general health of the people. A vast amount of sickness and ill-health are produced of which no statistics can take any account. The result is a serious diminution of the energy of the race. The new generation is dwarfish both in physique and mentality. The enormous infant mortality alone speaks volumes for the death-dealing effects of overcrowding and insanitation. Then, as regards the workers, not only do many of them work under conditions which necessarily shorten their lives—and sometimes shorten them considerably—but their home-life (if it may be so called) is spent amidst conditions almost, if not altogether, as debilitating and deteriorating as their work itself. Surely it behoves us to provide to the utmost of our power that when labour, necessarily carried on under exhausting and deteriorating conditions, is completed, there shall, at least, be a change to fresh air, healthy and cheerful surroundings.

The mischief is aggravated by the exodus, which has now been in progress some years, of a large part of the

healthiest and strongest agricultural labourers. These are attracted to the cities and big towns chiefly on account of the higher wages paid. In these there is always a demand for labourers and workmen of good physique ; but the gradual deterioration of that physique is a well-known fact. The necessity of living near work compels these immigrants to dwell in the same overcrowded and unhealthy districts as the rest. There is in this way a continual drain upon rural vigour, with no restoration elsewhere. Prudent national policy will, therefore, seek to restore and develop our agricultural districts, and simultaneously to improve the surroundings of the urban wage-earners.

## CHAPTER II

### LEGISLATION (WITH COMMENTARY)

#### (A) SANITARY

It is highly probable that in no department of civil law is the absolute freedom of the individual restricted more than in regard to the maintenance and improvement of the public health. As that maintenance and improvement depend largely upon the condition of our habitations, such restriction has affected the owners and occupiers of those habitations, and, as was to be expected, has evoked their more or less serious opposition: "The rights of property are in danger" is an old, familiar, and powerful cry, and there are still those who oppose or resent any interference with their freedom of management. That school, however, once very numerous and powerful, has gradually declined. It has been superseded by another, which recognises the right and duty of intervention and control, and the problem it has to solve is one of limitation—to what extent shall this control and regulation be carried. It will be shown subsequently that control of a general and detailed character has already been established, whilst the tendency is not to contract, but rather to increase that control. The guiding principle is the suppression of those conditions which imperil the health and safety of the people, or a refusal to give free play to the feelings of those who would be content to live in a semi-barbarous condition. The recognition and application of this principle are marked features of the past century, and particularly of the latter half of it. It is a common and, happily, a true saying amongst us that "an Englishman's home is his castle." It is only when he fails to keep it reasonably clean, or when permission is given to enter it in the public interest, that it is liable to

an invasion by the public authority. Not only does the law require the owner of property to keep it in sanitary condition, both outside and inside, but it also imposes sanitary regulations for observance by the occupiers as well.

Whilst the codification of English law has not yet been accomplished, considerable portions of its statutory law relating to the same subject have from time to time been fused into one systematic whole. Fortunately for the elucidation of the subject and for the convenience of local authorities, not to mention other important results, the statutes relating to the control of the public health were amended and consolidated in one large comprehensive measure, known as "The Public Health Act, 1875." This Act applies to the whole of England, except the Metropolis. A review, therefore, of the sanitary powers conferred by legislation is a review of the provisions of the Act of 1875, together with a consideration of the minor statutes passed since that date; and, as regards London, it is a review of the provisions of the Public Health (London) Act, 1891. But, since the latter statute runs on more or less parallel lines to the former, an examination of the character of the Act of 1875 will suffice for all present purposes. In making such examination an endeavour will be made to avoid technical phraseology, the intention being to convey in popular language a brief account of the state of the law.

Not only are the surroundings of the poor under public control, but, under certain circumstances, they are themselves. Thus, where a person is suffering from any dangerous infectious disorder without proper accommodation, a magistrate may order his removal to any hospital provided for the purpose. And control does not cease with life. On account of the difficulty of isolation in death as in life a magistrate is enabled to order the removal of dead bodies to mortuaries. The importance of such removals will be at once apparent if the extent to which overcrowding prevails be remembered.

*Restraint of Trade.*—Nor is trade exempt from interference and restraint. Certain trades which give rise to unhealthy effluvia cannot now be established without the consent of the local authority.

*Pig-keeping.*—The keeping of animals in towns is often most objectionable, and, if such keeping is injurious to health, the local authority have power to prohibit it.



Although a bye-law to prohibit pig-keeping in a borough generally is invalid, yet bye-laws aimed at preventing the keeping nearer than a reasonable distance from the dwelling are of good effect.

*Filthy Houses.*—If a house is in such a filthy condition as to be injurious to the health of the inmates, the local authority, on the certificate of their medical officer, or of any two doctors, have power to order the owner or occupier to put it into a clean and healthy condition. If the order is not carried out, a fine of ten shillings per day can be imposed on the defaulter. In addition to this power the local authority can do the work themselves, if their notice be disregarded, and recover the cost from the person in default. When we come to review legislation with regard to housing, we shall also see that they have power to deal with houses in a condition so dangerous to health as to be unfit for human habitation.

*Drainage.*—Owners and occupiers have practically an absolute right of drainage into the sewers of any urban or rural authority, but if their houses are without proper drainage the local authority can compel them to provide drains emptying into their sewers, unless such sewer is more than a hundred feet from the site of the house. In the latter case, the local authority can direct that the drains shall empty into a covered cesspool, the position of which they will fix. They have likewise power to control the manner of doing these works, and to direct the class of materials to be used.

Although these powers are exercisable by both urban and rural district councils, systematic drainage exists chiefly in towns. The grouping of population compels the general sewerage of towns, whilst the scattered character of the rural population and the small size of villages render the accumulation of drainage in cesspools relatively harmless. As regards new houses it is illegal to occupy them until they have been drained in accordance with the requirements of the local authority. The main point to notice for our purpose is that effectual drainage is provided for by law in crowded districts.

If any drains or cesspools create a nuisance, full power is given to the local authority to order them to be put in proper condition at the expense of the owners.

*Sanitary Accommodation.*—It is unlawful to build any new premises without providing sufficient conveniences.

These may be water-closets, earth-closets, or privies, but the decision as to which kind shall be provided rests with the local authority, having regard to the circumstances. Water-closets are generally required in large towns and towns of middle size, but in less populous places middens generally prevail. The law does not require that each house shall have a separate closet, but only that the accommodation shall be sufficient. Some control is, however, exercised over conveniences used in common, because improper use of them is punishable by fine, and if it cannot be decided which person is to blame, the law punishes all concerned, which, at any rate, "catches the right one." As regards existing buildings, the local authority have full power to decide whether existing accommodation is sufficient, and, if it is not, to order the owner to increase it so as to make it sufficient, and it has been decided that in such cases they can order what works must be executed. Ashpit accommodation is also under control. On account of the growth of the modern practice of using portable bins or tubs of various descriptions to hold ashes and refuse, it has been found necessary to extend the original meaning of the word ashpit so as to include these various receptacles. As regards keeping conveniences and ashpits in proper order, the local authority are invested with a wide jurisdiction. They are compelled to see that they are so constructed and kept as not to be a nuisance or injurious to health.

*Removal of Refuse.*—In large towns this duty is generally undertaken by the governing body ; but in other towns the work is often let to a contractor. Under the latter system regularity of removal is not always obtained. If the duty is cast upon the officials of the local authority, they are more subject to discipline and control. The local authority are not compelled to undertake the work ; but the Local Government Board have power to order them either to undertake it or contract for it to be done. It is important to notice that in cities and large towns, where the most terrible evils in connection with the housing of the poor exist, the removal of ashes and refuse generally is regularly and efficiently performed by the municipal authorities, whilst excreta are effectually disposed of by water carriage. It is likewise to be observed that, in rural districts, general opinion—especially medical opinion—does not condemn the use of privies suitably

placed and properly constructed, and the contents of which are removed at reasonable intervals. But, as we have previously stated, there is, especially in country districts, the grossest neglect and carelessness in emptying and cleansing them.

Where the local authority have themselves undertaken or contracted for the removal of night soil, ashes, and refuse, and fail to discharge the duty, they are liable to a fine of five shillings per day for each case of default. If the occupier likes to take action he can recover this penalty. If this provision were more widely known, it would act as a check upon the default of the local authority or their contractor.

If the local authority do not undertake this work, they are empowered to make bye-laws imposing the duty upon the occupiers, and prescribing the intervals of removal. In practice it is generally found that these powers are not sufficient to secure regular attention to the duties on the part of the occupiers, and, as soon as the town reaches any considerable population, say 10,000, the local authority generally see the expediency of relieving the occupiers from the obligation and performing it themselves.

The local authority can, if they like, provide dust and rubbish bins. This is generally done in large towns, but in country districts, even if the authority undertake the removal of refuse, they do not provide receptacles. Too often, in consequence, great accumulations of rubbish and decaying organic matter take place, and, in hot weather, give off offensive and injurious effluvia.

A penalty not exceeding two pounds can be enforced against any person who allows the contents of any water-closet, privy, or cesspool to overflow or soak therefrom. Facts have already been adduced to show that in rural districts such a state of things is more the rule than the exception, and in towns the contravention of this requirement is also considerable. I wish particularly to draw attention to this in connection with the system of pail-closets. At Manchester, for example, there are 76,663 pail closets. There are also 56,824 ash-boxes, 22,935 midden privies, 12,161 wet middens, 743 dry middens, and 35,807 water-closets. The pail-closets are emptied at regular intervals—once, twice, or thrice weekly as necessity demands. At Manchester there is, therefore, a predominance of pail-closets. Nottingham has 40,000 pails

to 11,000 water-closets—a much higher proportion. On the other hand, Bristol, Edinburgh, and Liverpool have water-closets only. The Medical Officer of Health to the Corporation of Newcastle-upon-Tyne was asked by that body to get out particulars of the system of refuse disposal in various large towns. One of the questions asked to the medical officers of these towns was: “If the pail-closet system—*i.e.*, a closet with a movable receptacle for ashes and excrement—is in use in your tenement property, please state your opinion as to how it answers.” The answers were as follows: “Not satisfactory in any way, more particularly in tenement property”; “badly, as the contents are spilt about so”; “the pail-closet is preferable to the privy, but not equal to the water-closet”; “badly”; “in most cases a filthy and dangerous nuisance”; “the filthiest in use.” Another question was: “Is any nuisance complained of during the process of pail-closet refuse removal, either on the tenement premises, the streets, at the depôt, or the place of final deposit?” The answers were: “Complaints at every point”; “yes”; “no”; “in every instance”; “yes, at all”; “slop-water is often thrown into the pails, and a nuisance caused by the scavengers emptying out some of the filthy water before they are able to carry the pails to the cart.” A third question was: “If you have water-closets in the dwellings in question, how do they answer? What, in your opinion, are the objections, if any, to them?” The answers from ten chief towns were almost without qualification that they answered well, and such objections as were stated were not due to inherent defects, but to misuse by ignorant and dirty people, who, however, could be educated to a decent and proper use of them.

The last question which we shall quote was: “Which form of convenience do you prefer for tenement property, and what are the reasons for your preference?” In every case the reply was in favour of water-closets, on the grounds of cleanliness, convenience, and health.

The opinions of the sanitary inspectors at Newcastle have also been collected upon this question. They are very unfavourable to the pail system. They say the pails are frequently leaky, and foul liquid from them saturates the portion of the closet under the seat, which cannot be cleansed by ordinary washing; the pails do not always receive what is thrown into them, and there are, therefore, accumulations around them; they emit foul smells; in

very frosty weather the whole contents freeze, and cannot be emptied; they are frequently overflowing, causing bad smells to arise from surface of surrounding yards and roads. These circumstances result in a disinclination to use them.

"The tenement bye-laws," says the chief inspector, "allow the pail-closet to be a worse thing than it might be, as they only require one to every four families. It is obvious that if every family had a closet, the convenience would be better cared for. Four families to a water-closet is too great a number. The sanitary condition of the premises where water-closets exist is almost invariably better than where pails are provided."

From what has been said it will appear that not only do the habits of the tenants leave much to be desired, but local authorities are also much in default in regard to this class of sanitary administration.

*Water Supply.*—Local authorities have power to provide their districts with a sufficient supply of good water. If they are remiss in this respect, if the want of water is operating injuriously to health, and if it can be procured at reasonable cost, the Local Government Board will compel them to provide a proper supply. It would appear that most towns have complied with this requirement as far as possible. On rural district councils a positive duty is laid of seeing that every occupied dwelling-house within their districts has, within a reasonable distance, an available supply of water sufficient for the consumption and use for domestic purposes of the inmates of the houses. It may, therefore be the duty of a rural district authority to provide a water supply. The reports of Local Government Board Inspectors show conclusively that rural authorities are a very long way from having carried out their duty in this respect. Where the local authority have provided a supply of water for their district, they can compel owners of property without water to obtain a supply; and they have the same power if the water supplied to the property by a well or otherwise be improper for use.

*Relation of Water Supply to Disposal of Refuse.*—It has been shown that the opinion of those most competent to judge is greatly in favour of the water carriage system over any other system for the disposal of excreta. But the question of the volume of water supply has an important

bearing on the adoption of the water carriage system. The expense of securing a supply of good water is often very great, particularly if the area to be supplied is large, and if the supply has to be procured from a distance. Still, whenever a supply is sought for a large area, or for a population likely to increase rapidly, every effort is made to secure a supply, not only sufficient for increase of population, but also with a view to the conversion of existing privy accommodation into water-closet accommodation. On the other hand, there is no doubt that many local authorities are restrained from requiring such general conversion by reason of the fact that their existing supply is not sufficient to meet the extra demand that would thereby be made upon it. The relationship of this question of disposal of refuse by water carriage to that of economy of water supply is likely to become more important on account of the increasing difficulty experienced by local authorities in obtaining water, and frequently in having to go a considerable distance to procure it.

*Cellar Dwellings.*—Just as our predecessors paid but little regard to the sanitary surroundings of the poorer classes, so they left them to live almost where they chose. There are, we are told by travellers, races of men who live in the earth, and when we reflect upon the character of the life of those who live in the cellars of our large towns, we cannot place their habits of life in this respect much above those of uncivilised races. It is satisfactory, however, to know that the use of such abodes has been prohibited for over half a century. But when we arrive at improved conceptions of what is our public duty, we are face to face with this difficulty—we must either compensate owners of property for any income which we propose to cut off, or else we must except from the operation of our new law those rights which have been acquired by public acquiescence and the absence of public prohibition. In dealing with cellar habitations we chose the latter alternative, and so it stands that all cellars inhabited before the year 1848 can still be occupied as places of abode. Any one not acquainted with the subject would be surprised at the large numbers of our fellow-men who have no better place of abode at the present day. In Liverpool alone, in 1898, 3,629 cellars were legally occupied as separate dwellings. About 12,000 people are in consequence

housed there under such wretched conditions. But this is not all. In addition to this number there are 6,532 cellars used in conjunction with the dwelling-house above, but not let as separate dwellings.

It is some satisfaction to find that such habitations are, however, rapidly decreasing in number. The number of cellars filled in by the Health Committee at Liverpool, free of charge to the owners, during the year 1898 was 54, and the total filled in during the last ten years was 916. In 1898 the number of street cellars found dirty was 1,078, figures which bear sickening testimony to the condition of their unfortunate inhabitants. But even such cellars as are still allowed to be occupied must conform to certain requirements. They must be 7 feet in height, and 3 feet of that height must be above the road or ground level. These regulations do not go far enough. A height of living room of only 7 feet is quite opposed to every hygienic standard, and should no longer be permitted. There must also be along the whole frontage of the cellar, and extending from 6 inches below the floor level, an open area at least 2 feet 6 inches wide in every part; it must be properly drained, and a convenience of some kind with an ashpit must appertain to it. It must have a fireplace with a proper chimney, and a window containing at least 9 square feet, capable of being properly opened. Steps giving admission to the cellar cannot be placed so as to block the light from the windows. Any owner or occupier who lets or lives in a cellar not complying with these requirements is liable to a penalty not exceeding 20s. for every day during which the offence continues after notice from the local authority. Two convictions within three months, against whomsoever obtained, enable the local authority to close the cellar permanently. The qualification of three months might very properly be dispensed with.

By these provisions we have endeavoured to palliate the evils of underground life, and the lapse of time is combining with these regulations to gradually decrease the number of such habitations. But the fact that living underground is neither conducive to health nor morals should, I think, lead to the acquisition of such rights as the owners possess, and the forbiddance of such places being used as abodes.

*Common Lodging-houses.*—Local authorities are charged

with the duty of regulating these. They must keep a register of them, entering the names and residences of the keepers, the situation of the premises, and the number of lodgers which the law authorises them to accommodate. No person can keep such premises unless he is registered, and a breach of this regulation is subject to a considerable penalty.

Before registering premises, it is the duty of the local authority to send their officer to inspect and approve them, and they are empowered to refuse to register applicants who do not produce "a certificate of character, in such form as the local authority direct, signed by three inhabitant householders of the parish respectively rated to the relief of the poor of the parish within which the lodging-house is situate, for property of the yearly rateable value of £6 or upwards." I do not think this much test of an applicant's fitness for the position. It would be very easy to obtain three such signatures, whose value for the purpose would not be a doit. I think it would be better to invest the local authority with discretion in registering applicants, subject, perhaps, to appeal to a court of summary jurisdiction.

The Local Government Board have set out in a memorandum the considerations which should guide an inspector in determining whether the premises are suitable for the purpose. They are so comprehensive that it is quite certain, if all premises complied with them before being registered, there would at any rate be no ground for complaint about structural defects or sanitary accommodation.

The lodging-house keeper may be compelled by the local authority to put up a sign outside the premises stating clearly that they are a "Registered Common Lodging-house."

It is the duty of the local authority to keep these lodging-houses under strict supervision and control. They must fix the number of lodgers to be received into the houses, see that the sexes are separated, secure cleanliness and ventilation, take steps to prevent the spread of infectious diseases in the premises, secure an ample supply of water to them, and see that they are generally well conducted. Considerable obligations are also imposed upon the keepers. They are compelled to limewash the interior of the rooms twice a year at fixed



intervals. Failure to do so renders the keeper liable to a penalty not exceeding 40s. If the local authority request particulars as to any vagrants or beggars who have lodged in such premises, the keeper must supply them. He must also take care to report to the medical officer any cases of infectious diseases arising upon the premises. He must at all times give free access to the inspectors of the local authority to every part of the premises. The breach of any of these obligations is punishable by a considerable penalty. When a keeper has been convicted three times of offences against the law he may be prevented from keeping such premises for a period not exceeding five years. The law with regard to lodging-houses is often infringed, and, as frequently happens, a good deal must be set down to the remissness of local authorities. The Medical Officer for Manchester says : " The condition of common lodging-houses (in Manchester) can only be described as bad. In most of them the faults are too numerous for a summary. A full statement will be given in a separate report. It may, in the meantime, suffice to state that they are for the most part defective as regards day-room and in respect of personal cleanliness, and that they are frequently deficient in respect of closet accommodation, ventilation, cleanliness, structure, and yard space. Their effect on the health of the inmates is, and must be, disastrous. Many of them are, in my opinion, unfit for the purpose to which they are put. In respect of new common lodging-houses, indeed, extensive alterations have practically always to be made before they are put on the register. Such alterations, however, do not place these houses nearly on a level with the excellent common lodging-houses which the Corporation have erected, and which, it may be hoped, will serve as a model for others in positions where they are very much needed."

In the same report there is a very interesting analysis of the occupants of such premises according to their occupations ; 5,831 occupiers included 1,919 labourers, 636 hawkers, 441 tramps, and 604 of no occupation. A large proportion of the *habités* are, therefore, either without occupation or, at most, casual workers.

In some of the better-class lodging-houses in Liverpool, separate cubicles are provided for each lodger, the price paid for them varying from 6d. to 1s. 6d. per night. These cubicles are much more appreciated than the

ordinary accommodation provided. The London County Council and the Manchester Corporation are amongst those bodies who have provided cubicular accommodation.

In Manchester, in 1898, 182 informations were laid against keepers of common lodging-houses for breaches of the law and bye-laws, resulting in 175 convictions; 52 of these informations were for not sweeping floors, 39 for not washing floors, 47 for overcrowding, 24 for receiving lodgers in unlicensed rooms, 6 for not applying to register, 7 for mixing sexes, and 7 for not linewashing. This catalogue points to two conclusions—one that inspection is well carried out, and the other that efficient inspection is necessary to prevent the prevalence of generally insanitary conditions. The Medical Officer to the London County Council testifies to the good results from constant inspection.

The very extensive powers of control granted to local authorities enable them to regulate the domestic economy of lodging-houses so as to secure cleanliness. The success of the policy suggests the seriousness of the question whether they ought not to exercise some of these powers in the case of many filthy cottage homes.

*Sub-let Houses.*—The practice of sub-letting houses is a very common one. A person takes a house which is either too large for his requirements or the rent is more than he can afford to pay. In either case he sub-lets a portion of the house to one or more families. In some districts of large towns where rents are high this practice is more the rule than the exception. It results, as has been stated, in a greater proportion of overcrowding than in houses occupied by single families. And the general sanitary character of such houses is not so high as in the latter class. Whether or no these houses shall be subject to inspection as in the case of common lodging-houses is a matter for decision by the local authority. If the authority decide that they shall, the law enables them to apply a code of bye-laws based upon general statutory directions almost as comprehensive and complete as those relating to common lodging-houses. With regard, however, to the latter, control is obligatory on the local authority. The general opinion of medical officers of health is decidedly in favour of the general extension of the principle of inspection to sub-let houses. Dr. Hamer, in his report on the condition of Kensington, made in 1899,

shows how the thorough regulation of common lodging-houses causes them to be in many respects in far better condition than "tenement-houses frequented by the lodging-house class or a class a little above them in the social scale."

The difficulty which arises in framing bye-laws is to fix the limit as to what houses shall be subject to the bye-laws and what not. This must be determined largely by the general character of the houses of a district and the general tone of the neighbourhood.

*Nuisances.*—If premises are very dirty or dilapidated their condition would be held to constitute a nuisance, as, for example, "where they have been inhabited by tenants whose habits and ways of life have rendered them filthy or impregnated with disease, or where foul matter has been allowed to soak into walls or floors, or where they are so dilapidated as to be a source of danger to life or limb." Foul pools, ditches, privies, ashpits, or drains come in the same category. So do animals kept so as to be injurious to health, or heaps of refuse emitting injurious smells. So also does overcrowding.

In order to prevent the existence of these nuisances it is the duty of the local authority to have their district inspected periodically, and for that purpose their officers are authorised to enter upon premises. They cannot, however, enter if permission is refused, without an order of magistrates.

It is open to any person affected by a nuisance, to any two ratepayers, any officers of the local authority, or any police officer, to give information to the local authority. It is then the duty of the local authority to satisfy themselves of the existence of the nuisance, and to take steps to compel the offenders to abate it. If offenders do not comply with the orders of the local authority they are then to be brought by the local authority before magistrates, who have only to satisfy themselves of the existence of the nuisance before ordering its abatement, and it is within their discretion to impose a fine not exceeding five pounds. If the magistrates think that the nuisance is so bad as to render the premises unfit for human habitation they may order them to be closed until they are made fit to live in. In dealing with housing legislation in the next chapter it will be seen that a similar power of closing such premises is given under the housing

statute of 1890. If an order is made by the local authority to abate a nuisance, and is neglected by the offender, he subjects himself to a penalty of ten shillings a day, and for wilful disobedience double that amount. And to prevent harmful results from the non-abatement the local authority can also themselves abate the nuisance, and recover the cost of so doing from the offender.

Nor is action with regard to a nuisance restricted to the local authority. Any person to whom it is detrimental—indeed, any resident whatever, or any owner of property in the district—may similarly complain to a magistrate, and similar results will follow.

If a local authority neglect their duty in suppressing nuisances the Local Government Board are authorised to direct the police authorities to discharge the duty instead of them.

There is some provision for preventing the recurrence of overcrowding—which, be it remembered, is a legal nuisance. Two convictions taking place within three months would enable the local authority to ask the bench of magistrates to close the home for such time as they thought fit. But the remedy is practically a dead letter. The local authority have discretion, and the magistrates have discretion. There is no compulsory power. And the remedy, if applied, would often be worse than the disease. It is useless to turn people out of one place overcrowded to increase congestion elsewhere. It seems only reasonable that before overcrowding is suppressed by authority accommodation should be available elsewhere. It, therefore, appears that, where such accommodation does not exist, it is the duty of the local authority to provide it before proceeding to suppress the overcrowding. Having done so, it would be their paramount duty to carry out the law with the utmost rigour.

It appears to me that the time has arrived for a legislative definition of overcrowding. At present there is no uniform test, the bye-laws of different authorities vary, and in some places there are no bye-laws at all, but it would be necessary to safeguard the operation of a general legal standard by the proviso that it should not be enforced in any district in which there really was no available accommodation to turn to.

In the past much misery has been caused by the thoughtless execution of improvements. Many people

have had their homes demolished to make room for public improvements, and no substituted accommodation has been provided. The same thoughtlessness has been exhibited in relation to clearing insanitary areas and building new houses upon them. The people have been displaced wholesale, with no result except to increase the congestion of surrounding districts. Profiting by experience, such schemes are now gradually carried out, and the rebuilding keeps pace with the displacement. The demand that such procedure should be made compulsory by law is, therefore, most reasonable.

*Disinfection.*—It is incumbent upon the local authority to see that premises and furniture are properly disinfected in cases of contagious disease, if, in their opinion, disinfection would tend to prevent the spread of disease. To secure this object, they are armed with the power to inflict penalties on persons disobeying their orders, and in the case of paupers they are enabled to do the work themselves and charge the cost upon the rates. They may likewise order that furniture liable to spread infection shall be destroyed, but in the case of dangerous diseases only, and give compensation to the owners. They are also empowered to provide a properly-equipped disinfecting establishment, where infected articles may be purified free of charge. Such accommodation is restricted almost entirely to large towns. In London, thirty-two out of forty-nine districts or sub-districts have establishments of their own, and nearly all the remainder have made provision for the purpose by contract with other local authorities, with public hospitals, or with private firms. The comparatively small number of cases of infectious disease that occur in many towns and districts would of course render it cheaper for the local authority to destroy infected articles than to go to the expense of providing such establishments.

The intervention of the local authority in regard to cleansing and disinfecting involves in large towns a further consideration. Whilst the work is being carried out the affected families either cannot find temporary accommodation or can only find it with the greatest difficulty. To obviate the inconvenience, many local authorities have provided shelters for these families until the premises are again ready for habitation, and many of them have been frequently used. A heavy penalty is attached to the

letting of houses, whose previous inmates have suffered from dangerous infectious disease, before properly disinfecting them.

*New Buildings and Roads.*—It is hardly necessary to remark that most, if not all, urban authorities and many rural authorities have adopted bye-laws under which all new buildings must be erected according to extensive regulations as regards, for example, height and cubical content of rooms, thickness of walls, and character and composition of materials. The minimum open space at the back of buildings and the minimum width of roads to them are prescribed. In brief, these regulations are such in extent and character as to prevent the recurrence of slums. We have taken effective measures to prevent the growth of evils due to crowding houses upon area and recklessly building them. Our trouble is largely due to the fact that we allowed the fester to extend greatly before taking measures to check it.

There was a remarkable legislative result of the special inquiry in 1884. Shortly after the report an enactment was made as follows: "It shall be the duty of every local authority entrusted with the execution of laws relating to public health and local government to put in force from time to time, as occasion may arise, the powers with which they are invested, so as to secure the proper sanitary condition of all premises within the area under the control of such authority." I have quoted this enactment verbatim, for its language is free from any technical terms. It conveys to me an admonition to local authorities for their past remissness, and a mandate to them to more efficiently discharge their duties. It is, however, an unusual method of promoting that object, which is usually attempted by means of circulars issued by the Local Government Board. The enactment in question is so general in character that I venture to say its only object was stimulative, and that it has had little, if any, special application.

*Tents and Vans.*—These have been brought generally under the jurisdiction of local authorities similarly to more permanent abodes.

*Officers.*—Every urban and rural district council is bound to appoint a medical officer of health and an inspector of nuisances, and, if necessary, may appoint assistants in order to secure the efficient discharge of the sanitary duties laid upon them.

*Notification of Infectious Disease.*—Local authorities are now compelled to adopt the system of notification, under which it is the duty of some member of the family—and the person whose duty it is is fixed according to circumstances—as soon as he discovers that an inhabitant of the house is attacked with dangerous infectious disease, to report the case to the medical officer of health. It is likewise the duty of the doctor attending the patient to send particulars of the case to the same official.

*Infectious Disease.*—Ten years ago local authorities were granted more extensive powers with regard to the prevention of infectious disease. But they are not compelled to exercise those powers. If they do, they are enabled to give notice to the owner or occupier of premises in which a case of infectious disease has occurred that, unless the owner or occupier informs the authority within twenty-four hours that he undertakes, within a specified time, to disinfect the premises and any articles in them likely to retain infection, to the satisfaction of their medical officer, they will themselves carry out the disinfection. If, having undertaken the duty, the owner or occupier fails to discharge it, or discharges it inefficiently, the local authority must in that case do the work themselves.

These provisions are more stringent than those previously referred to, inasmuch as the owner or occupier must decide within twenty-four hours whether or no he will do the work, whereas, under the older law, he was only required to do it within a specified time.

There is another important provision which local authorities can adopt if they like. They can compel the owner of any bedding, clothing, and articles generally liable to infection, to deliver them over to their officer for disinfection, and disobedience involves a heavy penalty. The authority are then to disinfect the goods and return them, free of charge, to the owners. They are liable to pay the owner for any damage which care might have avoided, but are not liable for damage unavoidable in the operation.

If the tenant of premises in which there has been dangerous infectious disease should leave them within six weeks without disinfecting them or without informing the owner of the occurrence of the disease, he is liable to be fined ten pounds. And if he makes any false state-

ment as to whether such disease has occurred on the premises to the owner or any person thinking of taking them, he incurs the same liability. Both these provisions require adoption.

It is within the power of the local authority also to prevent the retention of an infectious corpse longer than forty-eight hours, unless in a mortuary or in an uninhabited room.

*Rooms over Closets.*—Urban authorities can, but are not compelled to, make it illegal to inhabit rooms over privies, cesspools, or ashpits, but not over water or earth closets. Rural authorities cannot even adopt this provision. After what has been stated with regard to pail-closets, it seems as desirable to extend this provision to them. Why rural authorities should be debarred from exercising the power would be indeed difficult to say. The provision seems to be one that it is highly desirable to make compulsory all round.

*Character of Siles.*—Illustrations of the mischief arising from building houses on ground impregnated with vegetable and organic refuse have been given in an earlier chapter. If local authorities put in operation available powers, this state of things need not arise again. But, again, they are not compelled to do so.

*Cleanliness of Yards and Passages.*—It has likewise been shown how local authorities find it difficult with the most regular and rigid inspection to compel the occupiers of houses to keep adjoining courts and passages clean. It is not obligatory on an urban authority to cleanse these areas themselves, but they may elect to do so, and, if they do, they can divide the cost among the occupiers.

*Cleansing of Ditches, etc.*—One of the powers granted to the new parish councils, and a most desirable one, as general observation and the instances of nuisances we have adduced conclusively show, is that of abating nuisances caused by accumulations of filth in ditches and ponds. They are not, however, compelled to exercise this power.

*Conclusion.*—Those who have carefully read this summary of sanitary legislation and compared it with the various evils detailed in the opening chapter will inevitably come to the conclusion that for nearly all those evils there exists not only a remedy, but generally an ample remedy. It will be seen, however, that whilst the duties of local authorities are in the main compulsory, yet a large



number of provisions are permissive in character. If legislation is defective in any respect, it is probably most so in allowing too much choice to local bodies in its adoption. The remedy for the defects is not, then, legislative, but the improvement of the surroundings of the working classes is mainly in the hands of their local representatives. The need is not for more legislation, but for the active discharge of those powers which have already been placed in the hands of local authorities.

### (B) HOUSING LEGISLATION (WITH COMMENTARY).

*Character of Legislation.*—We have seen that the laws affecting public health have been consolidated and embraced in one great statute. Similarly, housing legislation has been consolidated and embodied in a statute known as the Housing of the Working Classes Act, 1890. We have, therefore, the great advantage in dealing with the housing problem of easily-accessible, systematic, and comprehensive legislation.

There is really need to set forth in non-technical language the powers embraced in housing legislation and in sanitary legislation, because those powers are not widely known, and much complaint is made of the need of extra powers, whilst many that are desired are already in existence, and their inefficacy is due to administrative neglect.

Our housing legislation is probably as drastic in its character and operation as any law of the land, and it cannot be thwarted in its application by obstruction, for its provisions are compulsory.

*Unhealthy Areas.*—We know the tendency in towns for different classes to dwell in different parts of the town according to their means and social position. There are what are called the poorer parts of the town, the districts of middle-class dwellings, and the suburban residences with grounds. On account of the necessity to live near work there is a concentric area occupied—often to a congested extent—by the poorer classes. The dense packing of houses and inhabitants upon these areas, subject in past times to no control and no regulations, has resulted in the creation of slums—districts marked by narrow streets, numerous alleys or courts, ill-built and ill-arranged houses, engendering dirt and disease. So generally

defective are these houses, so opposed are their surroundings to all the laws of health, that no material improvement can be effected in these districts unless they are dealt with in a comprehensive way. The diseases are so desperate that they require desperate remedies. Under the appellation of "unhealthy areas" these districts are dealt with by housing legislation.

*Improvement of Unhealthy Areas.*—Supposing such an area to exist, how is its condition to be remedied? The duty of taking action is imposed upon the medical officer of health for the district. This he may do on his own initiative or on complaint by two local magistrates, or, at least, twelve resident ratepayers. The action consists of drawing the attention of the local authority to the condition of the area in question. If the medical officer disagrees with the opinion of the complaining ratepayers and declines to proceed, the Local Government Board are compelled, on security for costs being given, to appoint another medical practitioner to inspect the area and report to them. If the report condemns the area, the local authority proceed to deal with it, just as they would if the representation of their own medical officer were undisputed. They must make a scheme for the improvement of the area, subject to these two conditions. First, they must be satisfied of the truth of their medical officer's report, and second, of the sufficiency of their own resources.

If the insanitary area be restricted in size, if it embraces only a few dwellings, proceedings would not be taken under these powers, but under some simpler provisions, to which reference will be made later. It is natural, however, to ask what would be the limits of major or minor schemes. Some indication is given of this in the statute which classes an unhealthy area containing less than ten houses as a minor scheme, but this classification only applies to London.

Should the local authority refuse to proceed with the scheme of improvement, the matter does not end there. They must give their reasons to the Local Government Board, and, if the Board do not consider them satisfactory, they may direct an inquiry to be held and then act as they think best.

It will thus be seen that whether action is taken or not depends largely upon the medical officer of health. I do not myself see why the initiative should not lie with a

majority of the members of the local authority themselves as well as with their medical officer. But the hand of that official can be forced, if need be, and the Local Government Board will intervene, if necessary, to see that no scheme which ought to be undertaken is frustrated by local negligence or indifference.

The scheme of improvement referred to need not necessarily be confined to the exact limits of the unhealthy area, but may embrace any adjoining property necessary for carrying out the rearrangement and reconstruction in the most satisfactory and efficient manner. It must provide for proper sanitary arrangements, and for the rehousing of the persons to be displaced. In London the scheme must provide for rehousing at least as many wage-earners as are displaced, but it is not obligatory on the local authority in urban districts to carry out this provision unless the Local Government Board so require. The reason for this is that the business area in large towns would absorb the area of the demolished dwellings if the land were placed in the market without restrictions and result in greater overcrowding in the neighbourhood. In small towns this condition does not arise, because land can be bought at rates sufficiently low to enable workmen's cottages to be built to pay, and near enough to their work. Even in London, however, a Secretary of State has power to limit this condition and to reduce the number to be rehoused to the extent of not more than one-half. In doing so he must have regard to all the circumstances of the case, and particularly as to what proportion of the resident wage-earners are more than a mile from their work. He can likewise reduce the number to be rehoused to such an extent as can be accommodated on other land in the vicinity.

When the local authority have got out their scheme, they must send particulars of it to the Local Government Board, who, if they think fit to proceed, must hold an inquiry in or near the affected district. It then rests with the central authority whether the scheme shall be proceeded with. If the decision is affirmative, a provisional order is granted, which has to be confirmed by Act of Parliament. With regard to the checks imposed upon local authorities by the Local Government Board, it may be said that the object of the Housing Act is to facilitate the execution of schemes for clearing insanitary

areas, and, therefore, the Board are not interposed in order to thwart such schemes, but only to see that they are rightly conceived and properly executed, having regard not only to the schemes themselves, but also to the financial position of their promoters.

There is a very good provision in this connection which hitherto has not been turned to much account. The local authority are not themselves compelled to carry out the scheme. They may arrange with the freeholder of the whole or of any part of the area to execute the whole or part of the scheme, either by himself or subject to their control and superintendence. An arrangement of this character has recently been made by the London County Council with Lord Portman. "The result of the negotiations is that if the Council will pass the necessary resolution to enable the area to be dealt with, and acquire all the leasehold interests in the property, Lord Portman will repay the Council all its costs and expenses in so doing."

When Parliament has approved the scheme, the local authority must proceed with it as soon as practicable. But it is particularly to be noticed that they are not permitted to actually execute the whole scheme. Their duties are restricted to purchasing the properties, pulling down the old buildings, clearing away the rubbish, and laying out the area as sanctioned, making new streets and sewerage them. As regards buying the properties, the scheme cannot be frustrated by unwilling vendors, for the local authority have power to purchase them compulsorily.

When the scheme has been advertised some scheming persons might be tempted to purchase some of the condemned property with a view to having their interest included in the valuation, but this proceeding is effectively prevented. In such a case their interest would be ignored.

If the local authority fail to get dwellings upon the cleared area for five years, the Local Government Board may take steps to attain that object.

We have drawn attention to the fact that the local authority are forbidden to undertake the rebuilding of houses upon the cleared area. It should be added that the Local Government Board have power to dispense with this disability. Experience has shown the need of that dispensation. It must be remembered that in drawing up their scheme the local authority have to impose suitable conditions and restrictions as to the elevation, size, and

design of the dwellings, and to fix the extent of accommodation they shall afford. The effect of restrictions generally is to decrease the number of persons willing to undertake the work, and, in some cases, the London County Council were themselves compelled to build upon some sites they had cleared because purchasers could not be found for them.

It is interesting to observe that in the Municipal Corporations Act, 1882, the corporations were only allowed to lease corporate land for the purpose of erecting workmen's dwellings, and were not authorised to build upon it themselves.

The duties of local authorities are very heavy, and they are not likely to diminish. The probabilities are the other way. Moreover, these authorities exhibit a tendency, which needs combatting, to embark in several trade enterprises. Whilst it is difficult to prescribe the precise boundaries of municipal and private enterprise, it seems clear that what can be efficiently performed by private traders should be excluded from the duties of local authorities. These should only step in when it is proved that the former have failed to meet a pressing demand.

*Principles of Compensation.*—Much has been said concerning the large amounts which have to be paid to acquire these insanitary areas, but it will be seen from a recital of the provisions of the law regulating compensation that they are already of a drastic character. The arbitrators have the principle of compensation laid down for their guidance. It is the fair market value, but full consideration must be given to the character and condition of the property, the length of time it is likely to last to be proper for habitation, and to the state of repair. Moreover, no additional compensation is to be given for the fact that the property has been taken by compulsion from the owners. Wherever property is required for the purpose of public improvements or undertakings, such as railway construction or street widening, it is customary to add to the value of the property a percentage—generally 10 per cent.—for such compulsory acquisition. But in acquiring an insanitary area this extra payment is very properly prohibited.

We have seen that over-crowding exists to an enormous extent, and of course in opposition to the law, but, although on account of the absence of adequate accommo-

dation the local authorities do not enforce the law, the owners of property in insanitary areas are prevented from reaping any benefit from their violation of the law. And so also if the premises are used for illegal purposes. In ascertaining the compensation to be paid to such owners the assessor is to be guided not by the amount of rent produced by the premises in their overcrowded condition or as devoted to improper uses, but by the amount of rent that would be produced if the premises had only a proper number of inhabitants and were only properly used.

It is frequently asserted that we pay a high price for the acquisition of insanitary property. Possibly the owners do sometimes receive more than they deserve. But the law makes stringent provisions for taking insanitary conditions into consideration in making the valuation. If the premises are in such a condition as to constitute a nuisance, or show defective arrangements, or are in bad repair, in any of these cases allowances are to be made for the cost of putting the property into reasonably good condition, of abating the nuisance, or remedying the defects. Nor is this all. There is a still more drastic regulation. If the premises are unfit, and not reasonably capable of being made fit, for human habitation, the compensation is restricted to the value of the land and of the materials of the buildings upon it. Generally speaking, the latter value would be *nil*, for the value *in situ* would be counterbalanced by the cost of demolishing and carting away. It is difficult to see how legislation could go further without trenching upon the rights of owners. In dealing with an insanitary area, the main fact is that a number of our fellow-men are in receipt of an income from the property upon it, and the fact that the streets are narrow and the buildings short of sufficient air and ventilation is no ground whatever for cutting off that income. The state of things objected to has arisen as much from forces not under their control as from their own default and neglect; make them, as the law does, responsible for the latter, but do not commit the injustice of making them responsible for the former. The public must be held responsible for its own past neglect, a principle illustrated many a time over in the history of the country.

*Unhealthy Houses.*—It has long been the duty of medical officers of health, under orders from the Local Govern-

ment Board, to keep themselves well informed of the sanitary condition of their districts, but local authorities are now directed by law to cause systematic inspection of their districts to be made with a view to ascertaining whether any dwelling-houses therein are unfit for human habitation, and, if any such exist, to take steps to close and demolish them, unless the owners put them into proper sanitary condition. In addition to this, it is the duty of the medical officer to bring to the notice of the local authority any house which appears to him to be unfit for human habitation, and any four or more householders may draw his attention to premises in that condition. In the latter case, he is compelled to make a report on the premises to the local authority. If the householders are unable to get the local authority to act, the Local Government Board will come to their aid, and compel them to do so. The standard of what constitutes unfitness for human habitation is not a high one, otherwise a vast number of houses, as we have shown, in a damp, filthy condition, overrun with vermin, would be placed in that category.

When an order to close a filthy house has been obtained, the occupier must quit after the lapse of seven days' notice, or render himself liable to a penalty of 20s. per day as long as he disobeys the order. But the local authority are permitted to allow such occupiers a reasonable sum towards paying the expenses of removal, and afterwards can recover it from the owner of the premises. The equity of this procedure seems rather doubtful. In letting a house, whatever its condition, there are two parties to the contract. If it be unfit for habitation, the landlord is in the wrong in letting it, but the tenant is equally in the wrong in taking it. The owner pays the penalty by having his property closed or, perhaps, demolished, and the tenant should suffer by being compelled to defray his own expenses of removal. Besides, it may be largely on account of the tenant's neglect or filthy habits that the house is condemned.

*Implied Condition of Fitness.*—With regard to all houses, the rates for which are compounded for by the owners, there is an implied condition that the premises, when let, are in all respects reasonably fit for human habitation, and, if they are not, there is no obligation on the tenant to fulfil his contract.

*Indirect Improvements.*—In order to do away with some

of the mischief caused by the crowding of houses upon area, the local authority have power to purchase houses, though not in themselves insanitary, for the purpose of enabling other insanitary property to be made fit for habitation, of increasing the air spaces to surrounding buildings, and as a means of ventilation. The Medical Officer of Health for Liverpool includes in his report for 1898 a few photographs as typical illustrations of houses in back areas approached by narrow courts. In one case eight houses are approached by a court not wide enough for a human being to pass along walking with ordinary freedom, and down it is a channel to carry off surface drainage. The initiative in removing an obstructive building can be taken as before by the local medical officer of health, or by any four householders, and it may also be taken in this case by the county medical officer of health. The local authority are not, however, compelled to proceed to the work of removal, nor is there any provision for a reference to the Local Government Board, as in the case of buildings unfit for habitation, to decide the question. Nevertheless, in connection with this subject, several useful principles have been introduced. The result of removing an obstructive building at the entrance to an area, for example, will have the effect of improving the conditions of life within that area, and therefore of increasing the value of the property within it. In such a case, provision is made for charging upon such adjoining owners so much of the cost of purchasing and removing the obstructive building as is equal to the increased value of their adjoining property. This is a recognition of the principle of what is known as betterment—that is, the gain of one person by the improvements effected by another person or corporation.

In this connection any extra allowance for compulsory acquisition is forbidden, as it is in the case of insanitary properties, which a medical officer of health has condemned. If a building is merely obstructive and not insanitary the prohibition seems hardly justified. The injury to health in the one case is due to the default or ignorance of local authorities in allowing buildings to be erected so as to stop ventilation; in the other it arises from defaults of owners in permitting gross sanitary defects, and that, too, in opposition to existing laws and bye-laws.



Under the general law with regard to compulsory acquisition of property for public improvements, part of a house or manufactory cannot be taken if the owner insist upon all the premises being taken. In the case of housing legislation there is again a variation. If the local authority desire to take part only of a building, and if the arbitrator, who is to decide the value, is of opinion that this can be done without material detriment to the premises, he can decide that part only shall be taken. If he does he must give not only the value of the part taken, but compensation also for the damage done by the severance to the remainder of the estate.

We said there appeared to be no reason why a local authority should wait for a representation from their medical officer of health before proceeding to deal with an insanitary district. If the area is a small one, rendering it inadvisable to proceed in the same way as for a large district, the local authority can adopt an alternative procedure without any such representation.

When an obstructive or unhealthy building has been removed, it is open to the local authority to either allow such part of the area as is not required to be unbuilt upon for purposes of ventilation to be used for the erection of workmen's dwellings or to dedicate it as an open space or highway.

*Demolition and Rehousing.*—Although the law generally requires that a similar number of persons to those displaced by a scheme shall be rehoused upon the same area, this provision does not seem effective to prevent much hardship. The general practice in dealing with an insanitary area has been to clear it entirely and rearrange the surface works before any rebuilding takes place. This procedure means that a large number of persons are displaced and compelled to take up their abode elsewhere, which may, and generally does, mean loss and inconvenience to them. In view of this circumstance, the London County Council have passed a resolution that it is desirable that schemes should be proceeded with gradually, part cleared and part rebuilt, enabling tenants displaced to be simultaneously rehoused.

In this connection it should be remarked that permission is granted to local authorities carrying out an improvement scheme displacing members of the working classes to provide accommodation for those so dis-

placed on any land belonging to them or on any land they purchase suitable for the purpose. But they are not compelled to do so. In effecting the great Bethnal Green improvement, the London County Council adopted this course, purchasing some land in Goldsmith Street and first building upon it houses to accommodate those displaced by the scheme.

It is desirable in the interests of the persons dispossessed, and of those neighbouring districts already overcrowded, which become more so by the arrival of those displaced, to make compulsory the provision of dwellings for the persons displaced as the execution of the scheme proceeds, either on the cleared area or near to it. A small amount of accommodation so provided is sufficient if the scheme is proceeded with gradually.

*Ownership of Houses by Local Authorities.*—So desirous is the Legislature of preventing local authorities from becoming owners and managers of municipal cottages that, even in cases where they have been permitted to build upon these insanitary areas, they are required to sell such cottages within ten years of completing them, unless the Local Government Board grant permission to retain them.

*Duration of Loans.*—The clearing of an insanitary area involves not only the purchase of the land and buildings, but very often of trading interests as well. The only item of recoupment is the value of the land if sold. In order to make up any deficiency the local rates are chargeable. They are similarly liable for any loans borrowed in carrying out such schemes. In view of the interest which is being centred upon the question of duration of loan, it is important to notice that the Public Works Loan Commissioners are authorised to lend money to local authorities in connection with clearance schemes, the period of repayment not to extend over more than fifty years.

*Costs.*—With regard to the costs in connection with the acquisition of insanitary property, the local authority have to pay them, but the arbitrator who settles the compensation has discretionary power in certain cases in dealing with them. If the owner has not supplied the local authority with such information as would have enabled them to offer a proper price for the property before the appointment of the arbitrator, or if the amount awarded is the same, or a less sum than the local authority offered before

the arbitrator was appointed, in either case their costs will be payable by the owner of the property.

*Building by Local Authorities.*—Attention has been more than once drawn to the desire of the Legislature to prevent, as much as possible, building operations being undertaken by local authorities upon cleared insanitary areas. The intention is evidently to encourage private enterprise to undertake the work wherever it is willing to do so, and to discourage the meddling propensities of some governing bodies. Where, however, there is an evident lack of housing accommodation in any particular district, provision is made by law to enable local authorities to supply the deficiency. Under such circumstances, therefore, local authorities are allowed to come into competition with private builders.

It is noteworthy that whilst a scheme for clearing an insanitary area is subject in many respects, including its authorisation, to control by the Local Government Board (or, in the case of London, by a Secretary of State), yet a scheme, however extensive, for buying land and building houses upon it, is subject to no control whatever, so far as regards urban authorities, and, in the case of rural authorities, is subject only to the approval of the county council. There is, however, an important difference between the financial aspects of each class of operations. In the case of clearing an area, large sums of money are invariably sunk—money which has to pay for extinguishing trade interests, and which has to be written off the cost of the land, in order to use it for housing purposes. But, in carrying out a scheme for erecting dwelling-houses, the authority stand, practically speaking, in the position of an ordinary builder or investor. Sufficient income will be obtained as rent to enable the authority to discharge, or, at least, approximately to discharge, the interest and sinking fund of loans raised for the purpose. There is not, therefore, the same necessity to be satisfied of the sufficiency of the resources of the local authority as in the former case, and the liabilities of maladministration are not so great.

A distinction is made in this connection, as already stated, between urban and rural authorities. The former are left to their own discretion, but the latter can only proceed with a scheme after the sanction of the county council. Such consent is, however, to be influenced by the following considerations : (1) The necessity for houses in the district

indicated ; (2) any likelihood there may be of the demand, if existent, being satisfied by other means ; (3) the liability of the rates for any deficiency, and (4) the general prudence of the proposal. The only one of these grounds which it is necessary to dwell upon is the last. We have shown that the main reason why cottages are not built in rural districts is that the rents obtainable do not pay to build them. It would not seem, therefore, at all improbable that a rural authority embarking in a scheme of this kind might find themselves in a position of having to draw materially upon the rates.

*General and Special Expenses.*—The jurisdiction of a rural district council (which is the rural authority in question) embraces a wide area, and it may happen that only one or a few of the numerous villages therein are suffering from a lack of houses. If, therefore, the authority in question carry out a scheme of this kind, it might be only reasonable that the particular village or villages should alone be made responsible for any deficiency in respect of the loans. And the county council are authorised to direct accordingly, if they are satisfied of the fairness of the proposal.

*General Powers of Sale and Exchange.*—Instead of buying land and building upon it, the local authority may buy or lease any houses, either built or about to be built, by any persons for the purpose of supplying any demand for accommodation.

If the local authority possess any land, they may devote it to the same purpose. They are also empowered to take over any existing dwellings managed by trustees or companies.

If any premises they may acquire are not adapted for housing workmen, they can alter them, enlarge them, and repair them.

They can also supply fittings and furniture to any houses they build or acquire.

They can sell or exchange any land they possess if they can buy or obtain any land more suitable for the purpose in view. There was a doubt whether they could so sell or bargain for land outside their area, but the Act already referred to contains a provision expressly enabling them to do so. It is the hope of its authors that it may do something to relieve urban congestion by enabling city and urban authorities to attract inhabitants in central districts to dwellings erected in the suburbs.

*Management.*—Having granted power to local authorities to embark in building enterprises, the law follows it up by imposing upon them all the duties of control and management. They are empowered to make bye-laws for these purposes, and these bye-laws must be hung up in every room of the dwellings (unless they are separate houses, in which case they are exempt from the operation of the bye-laws following). These bye-laws must include regulations for the prevention of damage, disturbance, nuisances, and disorderly conduct generally, the due separation of the sexes at night, the allocation of duties of the officers and servants of the houses, and for securing the due authority and control of these officers and servants.

*Disqualification for Tenancy.*—Receipt of poor law relief is a disqualification for continuing tenant of these dwellings. As will be seen later, we propose that in housing by local authorities distinction should be made between rate-aided and self-supporting buildings. Such a distinction would require that the receipt of poor law relief should not be a bar to residence in the former, because the class for which they are provided is alternately self-supporting and dependent on poor law relief.

*Sale of Houses.*—If the lapse of time shows that buildings so erected by local authorities are unnecessary, or impose on the local authority a greater burden than they can sustain, in such cases the property may be sold for the best price obtainable.

*Loans to Companies and Individuals.*—Not only are local authorities permitted to supply a want of houses, but facilities and encouragement have been granted by the Legislature to other bodies and persons for the same object. The encouragement takes the shape of empowering the Public Works Loan Commissioners to lend money to railway, dock, or harbour companies, or any companies whose object is the building of houses for the working classes, or even for trading and manufacturing purposes, which involve the employment of persons of the working classes. Such advances may be also made to private persons who own land absolutely, or who have a limited interest of which at least fifty years are unexpired. The limit of the term of repayment is forty years. The money may be lent in instalments as the work of building proceeds, but the limit of mortgage is 50 per cent. of the value of the completed buildings and land.

*Contributions in Aid of Schemes.*—We have seen that there is a provision whereby a village in a rural district shall be made liable entirely for the cost of dwelling-houses erected within it, and the principle involved has been acted upon in several cases in London. Special contributions have been levied upon particular vestries towards the execution of clearance schemes, on the grounds that those vestries were specially in default and that they would reap special benefit. And conversely, where a vestry have undertaken a scheme on a small scale from which benefit will be derived by London as a whole, contributions have been made by the county council to the vestry carrying out the scheme. In the event of any disputes arising between the council and the vestries as to these apportionments, means are provided for deciding them.

*Powers of Limited Owners.*—The price of land in central positions in large towns is practically prohibitive for the purpose of building workmen's dwellings. An absolute owner can, of course, either sell or give away his land, but in the case of large and numerous estates where the land is settled—that is, where it is not in the power of the person enjoying it to deal with it as he likes, but to deal with it only subject to the settlement deed or in such a manner as the law allows—the present beneficiary can only sell, exchange, or lease it, if he takes care to secure the best price obtainable. As a result of the recommendations of the Royal Commissioners, statutory provision was made to enable such beneficiaries to dispose of, exchange, or lease land at the best price or rent reasonably obtainable for the purpose of erecting workmen's dwellings, although for other purposes a better price could be secured. To promote the erection of dwellings on such land, the powers of beneficiaries have been extended to allow them to spend money for the purpose.

*Rate of Interest.*—The subject of interest upon loans is an important one, and engaging a good deal of attention. The Public Works Loan Commissioners are not authorised to lend at a less rate of interest than  $3\frac{1}{8}$  per cent., and it may be fixed by the Treasury at a higher rate if they think it necessary to prevent loss to the Exchequer. The fixing of a minimum rate seems inadvisable, because the rates fluctuate, and it would be better to leave the rate liable to variation from time to time as some independent authority may determine.

*Interested Representatives.*—A salutary provision prohibits members of local authorities from voting upon any resolutions connected with housing or clearance schemes if they have any interests involved. It would be well if this prohibition were extended to all cases of purchases of interests under similar circumstances.

*Mode of Arbitration.*—The method of arriving at the amount of compensation to be paid to owners of property taken by local authorities for clearance is by the appointment by the Local Government Board of a single arbitrator.

*Conclusion.*—This brief survey of the law relating to housing will, I hope, suffice to show that ample, stringent, and equitable powers are at the disposal of local authorities to alleviate the evils of unhealthy and overcrowded areas by demolition, and, if need be, by reconstruction of the dwellings upon them.

### CHAPTER III

## LOCAL AUTHORITIES AND ADMINISTRATION

*Reasons for Local Inaction.*—In our first chapter we have narrated a number of facts to show the deplorable conditions under which a large section of our working population lives. If those facts be carefully compared with the legislative provisions detailed in Chapter II., it will be plain that for practically the whole of those insanitary conditions a legal remedy has been provided. Local authorities are the machinery devised by Parliament for carrying out the law relating to public health. To the remissness and negligence of these bodies must be attributed, therefore, many of the evil conditions described. As the subject develops, it will be seen that whilst there is much to be said in condonation of the failure of local authorities to discharge some of the duties imposed upon them, in many respects no such plea is available. What, then, is required is not so much, further legislation as the application of that which already is in force.

One great reason for the inaction of local authorities is that of expense. But with regard to the enforcement of sanitary legislation, this consideration does not arise. The cost of conforming to the requirements of the legislature falls, not upon local bodies, but upon owners and occupiers of property. Some other grounds must be found for their failure in sanitary administration. These are probably self-interest, fear of elections, ignorance, and indifference. The opinion may, however, be ventured that influential as these factors are in determining conduct, they are not so vital and vigorous as they have been in the past. Increased



attention has been given during the latter part of the past century to sanitation generally, and there are many evidences of more earnest and successful efforts on the part of local bodies to discharge the obligations imposed upon them, and to move in those branches of sanitation in which the law at present allows them freedom of action. It is quite plain, too, that that power which compels action—the power of public opinion—is awakening into vigorous life on social questions, and we shall, no doubt, witness in the future a demand on the part of electors generally for a more thorough application of available powers for the prevention of dirt, disease, and degradation.

In one important respect there is no doubt whatever that the hand of local authorities is stayed by considerations which often warrant inaction. Many local bodies, particularly urban bodies, have made bye-laws for the purpose of preventing overcrowding. But in the large towns, where great congestion exists, they are practically unable to enforce them, because if they did they would be turning people out of homes without the slightest prospect of their obtaining any better accommodation, and most likely with the result of increasing the congestion elsewhere. It will thus be seen that there is a close relationship between sanitary reform and the provision of housing accommodation. It has been shown that private enterprise fails to provide such accommodation in urban centres on account of the cost of central sites, and in rural districts on account of the inability of agricultural labourers to pay the rent which would be sufficient to pay the market rate of interest on outlay in building. There appears, therefore, no alternative but for local authorities in the public interest to step in and supply the want. Many have recognised the inevitable and taken action, and many have ignored the subject altogether.

A return is being prepared by the Local Government Board of operations which have taken place under the Housing Act of 1890 ; and I think it will show that action has been mainly limited to urban authorities and more especially to the great municipalities. The number of schemes undertaken by rural authorities will, I think, be found to be extremely small.

It must be borne in mind that, however extensive the operations of local authorities may be in this direction, they can in the upshot only bear a small proportion to the

work of private enterprise. The guiding principle is that public intervention shall only take place when private agencies fail to meet the demand. It is, therefore, our bounden duty to take care that public intervention shall not restrict or injure private enterprise more than can possibly be avoided.

*Financial Basis.*—In all public undertakings the question arises whether they shall be worked at a profit, or whether they shall, if possible, be worked so that income and expenditure may balance one another. Whether it be possible or not to lay down a principle governing all undertakings, there seems to me to be no reasonable doubt that in connection with housing schemes the proper end to attain should be not to aim at profit and to avoid loss if possible. As a matter of fact, but few local bodies who have embarked in building have succeeded in making it pay.

*Work of the London County Council.*—As might be expected, the operations of the London County Council far exceed in magnitude those of any other governing body. What they have done is so concisely stated in a pamphlet signed by Mr. Stewart, their clerk, that I cannot do better than make an extract from it. "In the clearance only of insanitary areas the Council is spending £1,114,800. For this sum 35 acres of old, dilapidated, and insanitary dwellings will be demolished, and 16,160 persons will be displaced. One thousand nine hundred and eight tenements affording accommodation for 10,060 persons are already completed and occupied. These buildings, including the value of the land, have cost a sum of £609,438. One thousand one hundred and ninety tenements, affording accommodation for 5,900 persons, are in course of construction, and the cost of these buildings, including the value of the land for housing purposes, will be not less than £327,040. In addition to these, plans are being prepared by the superintending architect of the Council, Mr. W. E. Riley, for 3,718 tenements. These will afford accommodation for 19,990 persons, and the total cost, again including the value of the land, is estimated at £1,008,799. It will thus be seen that the Council has provided, and is providing, accommodation in 6,816 tenements for 35,950 persons at a total outlay of £1,945,277. Of these, 145 tenements will contain one room, 3,271 two rooms, 3,160 three rooms, 229 four rooms, 8 five rooms,



and 3 six rooms. Further, 5,251 persons will be accommodated on areas about to be cleared, but the cost of this work has not yet been estimated. It is, of course, hard to realise from a bare statement of the figures what is meant by the work that they indicate, but some idea of its extent may be gathered from the fact that the Council is engaged in building operations which, if conducted at one spot, would result in the formation of a town of nearly 36,000 inhabitants—that is, of the size of Macclesfield, in Cheshire. This result will be achieved at the expenditure of a sum of nearly two millions sterling.” In the schemes promoted by the Council “the aim has been that the dwellings, while let at rents not exceeding those ruling in the neighbourhood, shall be so designed as to be self-supporting. That is to say, that the rents, fixed on that basis, shall be sufficient to pay all outgoings, including interest on the capital expended on land (at its value for housing purposes) and buildings, and the provision of a sinking fund for the repayment of such capital within a period of sixty years.”

From these figures the cost of clearing the insanitary areas in London is found to be £6 11s. per square yard. In the case of Manchester the cost of this operation in no single case reached these figures. The nearest approach was in the case of the Oldham Road area, which cost £5 6s. 9d. per square yard. But if the average of the schemes carried out in Manchester be taken, it works out at £2 6s. 2d. per square yard. These figures show the very great difference that exists between the site values of London and of Manchester as a type of the great provincial towns.

*Market and Dwelling-house Values of Land.*—The largest scheme carried out by the London County Council is that known as the Boundary Street scheme. The area affected is about fifteen acres. The acquisition and clearance of this area cost a trifle over £3 per square yard. It is, however, clear that it would be unfair in this case, as in all such cases, to charge the whole of this cost against the rents received for the buildings erected upon the area. It is the duty of local authorities, as has been shown, to sell or lease the land, and not to build upon it themselves. But the London County Council found that in some cases they could not sell the land at the price they required on account of the restriction imposed by them as to the

character of the dwellings to be erected upon it by the lessees or purchasers. That being so, they had no alternative but to build upon it themselves. They then had to fix the value of such land for housing purposes in order that the income from rents should not be charged with more than dwelling-house value. In the case in question they fixed the value of the fifteen acres at £63,010, which is equivalent to 17s. per square yard. The value so estimated represents one-fifth of the total cost of land and buildings erected upon it. Taking the whole of the areas upon which buildings have been, are being, or are about to be erected by the London County Council, the value of land represents about one-seventh of the total cost, or, say, 15 per cent.

It will thus be seen that, when the land is valued at 17s. per square yard, more than three-fourths of the cost of clearing an insanitary area in London are immediately sunk and added to the Council's debt.

*Particulars with Regard to Cost.*—The following calculations in connection with building may be of interest :—

	Boundary Street Estate.	Thirteen other Completed Schemes.	Fourteen Schemes in Progress.	Thirteen Schemes being Planned (Estimates).
Cost per tenement...	£ 309	£ 305	£ 275	£ 270
„ room ...	120	120	115	107
„ person ...	60	60	56	50

The cost per person, per room, and per tenement appear thus to be in almost exact ratios of 1, 2, and 5. It is interesting to notice that the cost in each case has gradually been reduced. It is not, however, unlikely that the cost of schemes for which plans are in course of preparation will be increased, in view of the recent increases in cost of labour and materials. On the other hand, the experience of the Council may enable them to effect economy in some directions.

In his book, published in 1891, Mr. Millington gives particulars of cost of buildings erected by various companies on the same basis as the above table :—

	Peabody Trustees.	Improved Industrial Dwellings Company.	Artisans', Labourers', and General Dwellings Company.
Cost per tenement ...	£ 243	£ 200	£ 350
„ room ...	109	60	—
„ person ...	60	36	57

With regard to the low figures in the middle column, Mr. Millington says : “Most of these blocks are leasehold sites. This probably accounts for the difference between these and the Peabody blocks” (which are built upon freehold land).

In the case of Manchester, the Pollard Street buildings cost £26,220. They contain 130 double tenements and 5 single tenements. The figures work out as follows :—

Cost per tenement ...	...	...	...	...	£200
„ room ...	...	...	...	...	100
„ person ...	...	...	...	...	60

The cost per tenement differs considerably from that for the London County Council's tenements, but is explained on the ground that this scheme relates almost exclusively to two-room tenements, whilst in the latter case the number of three-room tenements is about equal to that of two-room tenements.

It will give a good idea of the system adopted by the London County Council if we state that, out of 6,816 tenements provided or in prospect, 3,271 are composed of two rooms and 3,160 of three rooms—that is to say, together these two classes of accommodation represent 94 per cent. of the whole.

*Municipal Lodging-houses.*—Experiments have also been made in providing lodging-house accommodation, and

with success. The report of the proceedings of the London County Council for 1899, says: "The municipal lodging-house in Parker Street, Drury Lane, has again been well patronised during the past year. The returns of income and expenditure up to March 31, 1899, will shortly be in the hands of the Council, and there can be no doubt that a balance on the right side will be shown. The charge of 6d. per bed per night has been continued." The surplus for the year previous was £149 7s. 6d., exclusive of commission payable to the superintendent for the year—not a large amount.

This lodging-house contains 324 cubicles. The cost works out at £70 per cubicle, £10 in excess of the cost per person per tenement.

Manchester has also provided similar buildings, accommodating 363 men. They are within a penny tram ride of the city. Each cubicle is 5 feet wide by 7 feet 3 inches long. Varnished wood partitions separate the cubicles. They are 6 inches clear of the floor and 18 inches from the ceiling. "The space between the ceiling and the top of screens is filled in with open wire lattice work, thus, while affording a through current of air along each dormitory, giving additional security to the inmate. Each cubicle is provided with a window opening direct into the open air." The smoke room, reading room, and dining room are each of considerable size.

Amongst the municipalities which have grappled with the housing problem, Glasgow takes a foremost place. "The municipality has provided accommodation for 2,377 lodgers, the charges being 3½d. and 4½d. per night, the additional penny being paid for two sheets. Each sleeper has at least 400 feet of space in the dormitories. The houses are substantially built. The bath and lavatory arrangements are ample. The kitchen utensils are at the disposal of the lodgers, and victuals may be bought at a shop kept by the superintendent. There is a commodious dining room, and, in winter, entertainments, readings, lectures, and dramatic recitals are given in the houses for the enjoyment and instruction of the lodgers."<sup>1</sup>

*Huddersfield*.—"The Corporation was the first in the United Kingdom to erect municipal lodging-houses. This

<sup>1</sup> Municipal Year Book, 1900, p. 511.

was done in the year 1853 at a cost of £5,000, with departments for males, females, and married couples, and a mechanics' home. The building was extended in 1878 by a further expenditure of £1,500. The charge for married couples is 6d. per night, single males and females 3d. per night, and at the mechanics' home 5d. per night. The latter has better accommodation, including a towel for each person's exclusive use, and a chair in his bedroom; and the home will accommodate forty men. Provision is made in the day room for 130 men. Extensive alterations have been carried out to these premises, and modern improvements have been made, all of which have been paid out of revenue. The undertaking yields a small profit; 1,314 persons of both sexes were accommodated every week in these buildings."<sup>1</sup>

*Paisley.*—In 1885 the Corporation erected a lodging-house. The income from the house last year was £890, and the expenditure £801. The charges are 4d. and 4½d. per night. There were 24,600 lodgers at 4d., and 24,652 at 4½d. last year.

London so far has only provided lodging-house accommodation for men at 6d. per night, whilst Glasgow has provided for both sexes at 3½d. and 4½d., Huddersfield for married couples at 6d., single persons of either sex at 3d., and Paisley charges 4d. and 4½d.

*Rents fixed by Municipal Authorities.*—The principle which should guide local authorities in fixing rents for houses which have been erected by them is that of obtaining sufficient income to cover expenditure, embracing outgoings generally and interest and sinking fund instalments. But this is not the only consideration. One of the reasons which render the intervention of local authorities most desirable is that of counteracting the exorbitant rents taken by owners in some districts—rents which drain away the life-blood of the working classes. Buildings erected by them will, therefore, fail in their object unless they are let at such rents as bear reasonable proportion to the wages of the toilers. The following table will show the classes of accommodation provided and the rents charged by local authorities and the Peabody Trustees for providing artisans' dwellings:—

<sup>1</sup> Municipal Year Book, 1900, p. 516.

Class of Tenement.				London County Council.	Manchester Corporation.	Peabody Trustees.
One Room	...	...	2- to 3/6	2/6 to 3/-	2/6 to 3/6	
Two Rooms	...	...	4- „ 8/-	4/6	3/6 „ 6/-	
Three	„	...	5/6 „ 10/-	5/9 to 6/-	4/9 „ 7/6	
Four	„	...	7/- „ 12/6	6/3	7/6	
Five	„	...	13/-	—	—	
Five-roomed cottages				—	7/9	—

When local authorities step in to provide accommodation where private enterprise has failed they are entitled to use to the fullest advantage all means at their command. They possess certain natural advantages over private enterprise. The powers delegated to them by the sovereign power, and the powerful sanctions which enforce them, give to their finances a position of great stability and security, and enable them to effect loans at a cheaper rate of interest than private persons can do. Beyond this, the builder requires a profit upon his outlay, whilst local authorities, whose intervention is, as a rule, in over-rented districts, do not aim at a profit, but merely at a balance of income and expenditure. The rents they fix, therefore, are determined not by the laws of demand and supply, but chiefly by the economic considerations of cost of land and building and redemption of loans. It is obvious that if local authorities were guided in fixing their rents by those ruling in the neighbourhood, in the case of congested districts, where rents are exorbitant, they would rank, with so many existing landlords, as grasping and unscrupulous. In the case of clearing areas there is, of course, an inevitable dead loss, and, in proportion to the magnitude of that loss, there will be a natural tendency to fix rents at a higher level in order to lessen the draft upon the local rates than if the land was uncovered.

Perhaps it will be said that to put municipal tenants on an equality with tenants of private owners their rents should be fixed so as to obtain the usual rate of interest. But for various reasons already explained, municipal rents



are quite equal to and perhaps in excess of the rents received by companies.

The average rent per week per room for the whole of the London County Council tenements occupied on March 31, 1897, was 2s. 6<sup>6</sup>d.

*Classification of Tenants.*—At the same date there were 846 heads of families in occupation, and these comprised 120 labourers, 48 costermongers, 33 policemen, 31 porters, 28 carmen, 27 tailors, 26 engineers, 21 cabinet makers, and 20 stokers. The costermongers were all accommodated in the Dufferin Street Dwellings, provided specially for them.

*Character and Extent of Accommodation.*—Not more than two people are allowed to a room in municipal dwellings. The single tenements are for one adult or mother and child. The double tenements consist of living-room and bedroom, and are for families of two adults and one or two children; a three-roomed tenement can, therefore, provide for six people, and a four-roomed for eight. But the number of four-roomed tenements provided by local authorities is small. The London County Council have provided, or will provide, about 6,600 tenements affording accommodation for about 36,000 persons. Of these tenements only 240, or about 6 per cent., contain four rooms or more. At Manchester, of 652 tenements provided by the Corporation only 21 contain more than three rooms.

The proportion of tenements with four or more rooms provided by companies is much larger. The Improved Industrial Dwellings Company have provided about 5,400 tenements, and over 2,000 contain four rooms and upwards; 313 contain five rooms. Whilst, therefore, the London County Council have only 6 per cent. of tenements with four or more rooms, this company have 37 per cent. of that description. On the other hand, the Peabody Trustees have only 100 four-roomed tenements in over 5,000, about 2 per cent.

Some indication will be obtained of the relative importance of private enterprise, as exhibited in the work of companies alone, if it be stated that three of them—the Peabody Trustees, the Improved Industrial Dwellings Company, and the East End Dwellings Company—have provided accommodation for 52,000 people, or half as much again as the London County Council.

These figures show that local authorities have not done

much towards the housing of large families—just those who feel the pinch of high rents most. The reason of this is that it does not pay so well to provide the larger tenements as the smaller. The rents do not, and, if regard be had to the rent-paying capacity of the workers, cannot move up correspondingly. Thus, while a two-roomed tenement lets for 4s. 6d., a four-roomed tenement does not let for 9s., but for 7s. The maximum number of persons provided for by the separate tenements is eight. This generally means six children. There is a considerable percentage of families numbering over eight persons. The larger the family the more is the amount required for sustenance, and the less is the amount available for rent.

No scheme can be considered complete which does not provide for large families at a charge proportioned to their wage-earning capacity. If it be within the power of skilled artisans earning from 30s. to £3 per week to pay the rent of a four-roomed tenement let at 7s. per week it is quite clear that such a rent is wholly beyond the capacity of an unskilled labourer with as large a family earning at most £1 per week. Indeed, 4s. per week would appear to be the outside limit of rent payable by this class, living under reasonable conditions. For that sum accommodation for more than four persons—parents and two children—cannot be obtained. This does not provide for an average family, let alone large families. Municipal accommodation, in the shape of tenements, cannot therefore be said to provide for just those classes who feel the stress of exorbitant rents and overcrowded conditions most.

*Displaced Persons do not Return.*—It is indeed well known that the inhabitants of slums rarely become municipal tenants. This is not due to the refusal of municipal authorities to accept them as tenants, for the aim has been to give opportunity to persons dishoused by clearance schemes of becoming tenants of the new dwellings. But they do not avail themselves of it. They only depart to congest further the surrounding slums. The character of life proposed is too great a change for them. The tenement block appears to them a mansion. Its solid masonry, its numerous windows, its systematic arrangements, above all, its imperative demand for cleanliness, ask too much from people whose abject lives, darkened rooms, filthy habits, and wretched dwellings have wedded them to

such unhealthy surroundings. Experience does, indeed, prove that degrading and enervating conditions crush out all aspirations to a better and a nobler life.

*Management by Local Authorities.*—It is frequently said that in managing undertakings local authorities are less efficient than private persons. The results of the operations of the London County Council do not support that opinion. For the Shelton Street Dwellings the loss of rent on a rent-roll of £1,472 8s. was only 34 per cent. for the year 1898-9. For the same period, on a rent-roll of £12,409 for the Bethnal Green Buildings, the amount was only £75 4s. 5d., or 6 per cent. The Vestry of St. George-the-Martyr had a loss of 13 per cent. on the rent-roll for 1898-9.

These figures, good as they are, can be beaten by those of London companies. In the report for 1899, of the East End Dwellings Company, it is stated that the letting of the tenements at Ravenscroft, the large block of buildings near the Boundary Street area of the London County Council, has been most successful, the whole of the year's rent, £3,352 1s., having been realised, with the exception of £10 10s. 9d. for unlets, without incurring a single bad debt, and with no arrears at the end of the year. On a total rent-roll of £23,753 1s. 9d. the total percentage for rent in arrear, bad debts, and unlets is 1·8, and the percentages under these headings are 2, 2, and 1·4 respectively.

*Financial Results.*—It is a fact that several companies established for the purpose of providing dwellings for artisans have shown that such enterprises can be managed to produce successful financial results, and that, too, in cities which present the most numerous obstacles. The East End Dwellings Company have paid, for the latter half of the year 1899, a dividend of 4 per cent. on their preference shares, and of 5 per cent. on the ordinary shares, and are able to place their £10 shares at a premium of £2. The Improved Industrial Dwellings Company have paid, for the year 1899, 5 per cent. on both ordinary and deferred shares.

It has been shown that the rents of municipal property do not differ materially from the rents fixed by companies; yet the latter are a financial success, whilst local authorities do well if they make ends meet, and frequently have to draw upon the rates. Up to March 31, 1898, the net

draft upon rates by the housing operations of the London County Council amounted to £3,643, and the Council have only to pay interest on loans at the rate of 3 per cent., and are enabled to invest their sinking funds as loans to metropolitan local authorities. The gross income obtained by the Council in the shape of rent upon its outlay in construction of buildings, and taking the land at its value for housing purposes, is from 4 to 6 per cent. Of the rents received, about 47 per cent. is, on the average, absorbed in expenses, apportioned as follows:—38 per cent. for gas, water, insurance, rates and taxes, stores and incidentals, and repairs, and 9 per cent. for management. Let us compare this with the accounts of the East End Dwellings Company. The capital expenditure on freehold land and buildings to the end of the year 1899 was £106,922. The gross income was about  $8\frac{3}{4}$  per cent. on the capital. The capital expenditure on leasehold buildings was £157,634, and the gross income about 9 per cent. For the whole estates the total expenses amount to 40 per cent. of the rent received, and, in the case of the freehold estates alone, they amount to 41 per cent. These outgoings include gas, water, insurance, rates and taxes, incidentals, and repairs, which make up 34 per cent., and cost of collection and caretakers' salaries the remaining 7 per cent.

To facilitate comparison, we will set out these results in tabular form:—

	Gross return on outlay.	Proportion of outgoings to rent received.	Proportion of rent absorbed for gas, water, insurance, and repairs.	Proportion of rent taken for management.
	Per cent.	Per cent.	Per cent.	Per cent.
London County Council dwellings ... ..	5 or 6	47	38	9
East End Dwellings Company ... ..	$8\frac{3}{4}$	40	34	7

As regards depreciation, the London County Council pay off the capital borrowed in about sixty years, and the sinking fund and interest combined represent about 4 per cent. on the total outlay, of which very nearly 1 per cent.

is for sinking fund. In the case of the East End Dwellings Company for the year ended December 31, 1899, for the freehold estates £158 was charged against income for depreciation. This represents less than  $\frac{1}{4}$  per cent. on the cost of buildings, excluding the land.

We are now in a position to sum up the reasons why building companies are able to make their concerns a financial success, and why the London County Council are unable to make ends meet. The latter body have the following advantage over private enterprise—they are enabled to borrow money as cheaply as possible on account of their high credit; on the other hand, they are heavily handicapped in having to adopt high standards all round. Their loans have to be repaid within a definite term—at most sixty years—whilst private enterprise either provides no sinking fund at all, or it is comparatively of small amount. Their gross returns of rent, however, show a relatively small percentage upon their capital outlay. They are practically compelled to build such dwellings as shall serve as a model for private enterprise, which means building at a maximum cost. Their yearly outgoings do not materially differ from those of private companies, yet, whilst the latter are enabled to pay dividends of 4 and 5 per cent., the Council, although they can borrow money at 3 per cent., find themselves with frequent deficiencies on different blocks of buildings. The main factor in causing that deficiency, and in acting as a check on municipal housing enterprises, is undoubtedly the provision of a sinking fund; but, as we shall endeavour to show later, that provision is based upon sound financial policy.

*Relative Cost of Tenements and Model Lodging-houses.*—The distinguishing features of these two classes of habitations are, of course, that the occupiers of tenements have control of them and the exclusive use of them, whilst the inhabitant of a lodging-house has only the exclusive use of his dormitory and uses day accommodation in common with others. The cost per person accommodated of the whole of the schemes carried out by the London County Council is about £55. The cost per cubicle of the Parker Street lodging-house, erected by the same authority, was £70. On the other hand, the cost of the Harrison Street lodging-house, built by the Manchester Corporation, was £16,980. The total cost of clearing this area, including trade compensation, legal expenses, and chief rents, capitalised at 30

years' purchase, amounted to the sum of £5,147, being equal to £1 9s. 11d. per square yard on the area of 3,442 square yards available for building purposes. If, in order to make a fair comparison, we take £3,000 of this as representing the value of the land for housing purposes, in the same way as the London County Council do, we find that, since the lodging-house at Manchester has 363 cubicles, the cost per person is £55, just the same as the average cost per person housed in London County Council tenements. But in order to make a more correct comparison, it will be best to take the cost of the buildings alone, excluding the land. The Parker Street lodging-house cost, without the site, £18,385. It has 324 cubicles. The cost, therefore, per cubicle was £57. The cost of the Manchester lodging-house, without the site, was £16,980, equal to £47 per cubicle. The Manchester Corporation have, therefore, been able to erect accommodation of this class at a cost of £10 per head less than the London County Council.

It appears, therefore, that persons can be housed in model lodging-houses by local authorities at a slightly less cost than in tenement dwellings.

*Lodging-houses and Tenements.*—But in this connection there are other important considerations to bear in mind from the point of view of the people. These lodging-houses are furnished by the local authority, and the cost of furnishing a tenement is thereby avoided. In addition to this, they escape the direct cost of light and heat. Lodging-house accommodation at 3s. per week is therefore much cheaper than the occupation of a single-room tenement at the same amount.

But the lodging-house has another very decided advantage for a large class of wage-earners, whose employment is either intermittent from its nature or of the casual type. This class cannot occupy a tenement for any length of time, because it is difficult, if not impossible, to pay rent regularly. But whenever these labourers have money the lodging-house is available for their accommodation.

*Tenemental and Lodging-house Management.*—We have seen that the tenements of the London County Council pay a gross return of about 6 per cent. per annum. The Parker Street lodging-house returns about 13 per cent. upon its cost. In both cases the self-supporting basis is aimed at. The whole of the extra 7 per cent. in the

case of the lodging-house is absorbed in expenses of management. These expenses form 34 per cent. of the total income, whereas, in the case of tenements, only 8 per cent. is so absorbed. The system of lodging, indispensable as it is, involves, therefore, a heavy tax upon the poor in this respect. It is the price they have to pay for the non-control of habitations by themselves and for submission to the control of others. In spite of the success of this lodging-house it is not to be expected, however, that the satisfactory lodging of the whole of the casual workers, the low-wage earners, and the semi-criminal classes, will be accomplished without considerable drafts upon the municipal purse.

*Clearance Schemes.*—Housing reform, as well as reform generally, can only be carried out by the help of public expenditure. But domestic reforms are often deferred, often hopelessly deferred, in order to give free play to foreign conquest. The Government asks for heavy war loans with amazing alacrity, knowing that every penny of the money may be sunk, which is frequently the case. And the money is subscribed with equal alacrity. Yet we view with great alarm expenditure upon domestic reforms, the benefits of which are certain and undeniable. We engage to redress the grievances and inequalities of numerous distant communities, and have all the while at our own doors a mass of poverty, unwholesomeness, disease and degradation.

But we have at least made a considerable start towards subduing the evil. It costs London at the present time about £90,000 a year on account of the cost of clearing and rearranging insanitary areas.

Glasgow has in thirty years drawn nearly £600,000 from its rates, but the rate is now stopped, as the improvement scheme has become self-supporting, and will soon yield a profit. Against the payment for the rates the Trust has to show the Alexandra Park; 100,000 square yards given up for streets and squares; £100,000 spent in making new streets and the covering in of the two streams or burns which ran through the property.<sup>1</sup>

Under their Improvements Act of 1897, the Corporation have been given power to borrow £500,000 to clear insanitary areas and rebuild upon the cleared sites; but

<sup>1</sup> Municipal Year Book, 1900, p. 513.

the amount (if any) for which the rates are to be drawn upon is not to exceed 1d. in the £ of the assessed values of the municipality; and there is an important provision in the same Act that the Secretary for Scotland is to be satisfied that sufficient accommodation is provided within a reasonable distance of the scheduled areas for the population displaced by clearances.<sup>1</sup>

At Salford there was last year a subsidy from the rates of £2,482 in aid of housing and clearance schemes, and the total expenditure in connection with such schemes has been £116,046.<sup>2</sup>

Wolverhampton has also been active. A "condemned area" in the heart of the town has been purchased by the Corporation. Its extent was 16 acres, inclusive of streets, and it cost £231,948. The land and property resold amounted to £109,717. The rate for the purposes of the scheme was last financial year 5½d. in the £.<sup>3</sup>

Amongst other places not already referred to which have done work of this kind may be mentioned Birmingham, Aberdeen, Croydon, Darwen, Douglas, Dublin, Edinburgh, Folkestone, Hornsey, Leicester, Leith, Liverpool, Richmond, West Ham, and Wigan.<sup>4</sup>

A perusal of the general particulars leads to two conclusions—one that the rents of corporation dwellings are less in the smaller towns, and the other, that the drafts upon the rates are also smaller; results due, I think, to two chief factors—the first that the land costs less and less as the towns get smaller; and the second, that the provincial dwellings are not built up to such high standards as obtain with the greatest municipalities and authorities.

*Finance.*—In their method of keeping accounts the London County Council set an example deserving of imitation. When an insanitary area has been cleared and dwellings erected upon it, it is desirable to add to the cost of the dwellings only so much of the cost of the land as represents its value for the special purpose to which it is put. Unless this is done it is impossible to determine whether the buildings are self-supporting or not; in other words, it is impossible to say whether the inhabitants of those dwellings are receiving a subsidy from the rates. It is highly desirable that, wherever possible, these inhabitants should have the hall-mark of independence.

<sup>1</sup> Municipal Year Book, 1900, p. 513.

<sup>2</sup> Ibid., p. 519.

<sup>3</sup> Ibid., p. 520.

<sup>4</sup> Ibid., pp. 514–520.



With this object in view the London County Council, in their working-class dwellings accounts, add to the cost of the buildings the value of the sites for housing purposes only, and, of course, on the expenditure side charge only the amount for sinking fund and interest corresponding to the capital so determined.

The accounts of the Edinburgh police, on the other hand, make no such distinction, but merge the costs of acquiring insanitary areas, of the removal of the buildings, of the erection of dwelling-houses either on areas which have been purchased and cleared or on other areas acquired for that purpose, the expenses connected with the disposal of properties and the cost of promoting improvement schemes all in one capital account. To the credit of this account are placed the prices received for properties sold.

Under ordinary (or annual) expenditure are included the cost of maintaining the properties belonging to the dwelling-house improvement account (old properties acquired, and which are let until their removal, and new properties erected under the improvement scheme), interest on borrowed money, and the annual contribution towards liquidation of capital debt.

In consequence of this method of accounts, the sum required to meet the expenditure on the ordinary account after crediting it with the rents received is assessed for and included in the amount raised by the burgh rates, and for the year 1898-9 it was £3,785.

It is highly desirable that tenants of municipal dwellings who are capable of paying an adequate rent should be assured that they are in no sense charitable recipients. This assurance can only be satisfactory if the municipality are able to point to a balance-sheet with a balance on the income account. To make sure that this shall be so it would be better to fix rents for these classes at such a level as will ensure the maintenance of a continual slight surplus. To this end the keeping of a separate dwelling-house account is an indispensable duty.

## CHAPTER IV

### FURTHER PROPOSED REMEDIES

*Basis of Remedies.*—In entering into this branch of the subject it may be said that there is no intention of examining all the proposals that have been made for improving the housing accommodation of the working classes. Many of them are outside the range of practical sociology. In others zeal outruns discretion, or the taint of confiscation is more or less apparent. It is with the development of reforms on existing lines that we shall mainly be concerned, although some of our conclusions may rather startle adherents of the individualistic as opposed to the collectivist school.

The foundation of the remedies we suggest or approve is the duty of the people, in their collective capacity, to assist their less fortunate brethren. We have for centuries admitted this principle in dealing with our poorest and destitute fellow-men in the shape of poor-law administration. What appears now to be our duty is to assist the grades next above these so as to enable them to live in decent dwellings. To us there are but two courses open. We can either render this assistance, with all its health-giving, life-preserving, and elevating tendencies, or we must be content with the perpetuation of conditions which foster disease, degradation, and national decay. For our part, we think the municipalities will become more vigorous in sweeping away these hot-beds of evil, and no longer allow them to reduce to impotence our educational, moral, religious, and general ameliorating agencies.

It will be convenient to divide these reforms into supervisory, financial, and general.

#### (a) REFORM IN INSPECTION.

*Medical Officers.*—It is the duty of local authorities to

appoint a medical officer of health, and several local authorities may combine to appoint one officer for several districts. There is no objection to such combined appointments, providing that the districts are not so large as to prevent efficient inspection. But it is wrong in principle that such officers should be allowed, as they frequently are, to be in private practice as well. The district of a medical officer should be sufficiently large to occupy his whole time and to enable the authority or authorities to pay him an adequate salary. "No man can serve two masters." A medical officer of health in private practice has frequently to choose between condemning insanitary conditions in order to discharge his public duty and offending his patient on whose premises they exist.

But there are difficulties of another sort. Medical officers are appointed by local authorities, and an officer anxious to discharge his duties sometimes finds himself in opposition to those who have appointed him. He endeavours to bring his district into conformity with the law, whilst they, for one reason or another, desire inaction. To cure this evil some have suggested that the Local Government Board should make such appointments, or that the Board should have a veto upon removal of an officer. Neither of these are satisfactory remedies. It is impossible to call upon a local authority to pay a medical officer and then to allow an external authority to control him. I look for a permanent solution of this difficulty in the force of educated public opinion backing up an officer desirous of improving the health of his district and seeking to put in operation existing powers to attain that object.

It is an interesting question as to what area or population a medical officer is capable of supervising. In this respect rural areas must be distinguished from urban areas, and that for two reasons. Firstly, the population of rural districts is scattered, and proper oversight means that time is occupied in travelling over it; and, secondly, the duties of such districts are not so numerous as those of urban areas. Conversely, the population of urban areas is concentrated and the standard of sanitary requirements higher. These different conditions should be weighed in making appointments.

An interesting return on this subject was got out by Dr. Young in 1898 and published by the London County Council, from which we extract the following particulars:—

DISTRICT.	Population in 1896.	Number of Medical Offices.	Salary.	REMARKS.
Paddington	...	1	600	Whole time appointment.
Kenington	...	1	800	Part "
Hammersmith	...	1	500	" " " and allowed to engage in consulting medical work.
Fulham	...	1	500	Whole time appointment.
Chelsea	...	1	350	Part "
St Pancras	...	1	600—700	Whole "
Islington	...	1	600—800	" "
Poplar	...	2	250	{ Also in private practice. { Whole time appointment.
		{ Bow Division	400—500	Part time appointment.
		{ Poplar "	200	" "
		{ Clapham Sub-district	200	" "
		{ Streatham "	200	" "
		{ Tooting "	50	" "
		{ Wandsworth "	150—200	" "
		{ Putney "	200	" "
Wandsworth	...	5	200	" "
	187,264		350	" "
St. James	...	1	600	Whole "
St. Martin-in-the-Fields...	...	1	200	Part "
Strand	...	1	350	" "
St. Olave	...	1	600	Whole "
	...	1	200	Part "
	23,050		200	" "
	13,077		350	" "
	23,782		600	Whole "
	11,731		200	Part "

There are 51 medical officers of health for the various districts in London, and of these 17 devote their whole time to their official duties, and the remainder devote part of their time only. A relative examination of the figures will show that there is considerable correlation, but that in some instances the salary considerably exceeds the general proportion to the population, and that in other cases the population greatly exceeds the general ratio to the salary.

Taking the average, there is one medical officer (making no allowance for part time appointments) to every 87,000 persons. Taking 16 cases in which whole time is given to the work, the proportion is one to 142,000 persons. These cases show such disparities as a salary of £1,500 for a population of 30,970 (City of London), £600 for a population of 23,782, £700 for one of 38,237, and, on the other hand, £700 for 336,764, £680 for 240,764. The conclusion is either that some districts are inadequately inspected, or else that some officials are overpaid. Taking these 16 districts, the average salary is not quite £650.

It is not only important that a medical officer should devote himself entirely to his official duties, but also that he should be resident within his district, so that he may become as fully acquainted as possible with its character, condition, and needs. In their report, the Commissioners say that "it is not merely a coincidence that the worst neighbourhoods in London are those where the medical officers reside in a distant part of the town. There has been a well-known case of one of the poorest parishes in the metropolis, the medical officer of which was, when the evidence before this Commission was taken, a very eminent practitioner, in a wealthy quarter some miles distant, and the result of this arrangement appears to be what might be expected."

Seeing the evil results of non-residence, the Commissioners recommended that residence within their districts, or within a mile thereof, should be made compulsory, and that sanitary authorities should be advised to provide, as far as possible, that the medical officers should devote their whole time to their official duties.

*Sanitary Inspection.*—We may pass excellent legislation, we may give ample powers to local authorities to enforce it, which they may put in operation, but unless there are proper and sufficient officials to see that the inhabitants carry out the requirements of local authorities, much of our

labour will be vain. The efficient or inefficient discharge of their duties by medical officers, sanitary inspectors, and surveyors, has a very considerable effect upon the sanitary condition of a district.

The return which gives particulars of the London medical officers, to which we have referred, gives particulars also of the sanitary staffs of the metropolis. In 1898 there were 252 permanent sanitary inspectors, an increase of thirty-one over the number employed in 1895. In 1898 there was, therefore, throughout London, one sanitary inspector to every 17,580 persons. But there are wide departures from this average. In the Strand there is one to every 6,000, in St. Giles one to every 8,000, but in St. Pancras only one to every 24,000, and in Mile End Old Town only one to every 37,000. In fact, in those districts which are most insanitary, there are, as might be expected, the fewest inspectors.

Still, a comparison of the staffing of the London districts now and at the time of the report of the Royal Commission affords one of the most conclusive proofs of the vast improvement which has been effected in local administration since that time. This will best be shown by a table :—

DISTRICT.	SANITARY INSPECTORS.	
	Proportion in 1884.	Proportion in 1898.
Islington ... ..	1 to 56,000	1 to 19,000
St. Pancras ... ..	1 „ 59,000	1 „ 24,000
Greenwich ... ..	1 „ 65,000	1 „ 20,000
Bermondsey ... ..	1 „ 86,000	1 „ 21,000
Mile End ... ..	1 „ 105,000	1 „ 37,000

The average salary appears to be about £150 per year.

With regard to the appointment of inspectors generally, much improvement has been made in the class of men appointed, more especially in their qualifications for the work. In past times it has been too much the practice to allow any consideration to decide the appointment rather than the right one—viz., qualification for the duties. There

is only one proper method of ensuring the fitness of an applicant for the post, and that is by requiring a certificate from him to show that he has passed an examination of a suitable character prescribed by a suitable examining body. Pending legislation, the Local Government Board are doing what they can by the exercise of a veto with which they are invested to prevent the appointment of unqualified persons.

As a sample of deficient inspection we may refer again to Dr. Hamer's report on St. Pancras. He says, after a brief review of the sanitary administration generally: "I estimate that for the purpose of the duties now imposed upon the Health Department, at least seven additional inspectors, together with additional clerical assistance, are required; and in making this estimate I have taken into consideration that there would be economy in certain officers devoting the whole of their time to special duties over the whole district."

If these seven additional inspectors were appointed, there would then be seventeen altogether, and this number would give one officer to every 14,000 persons. This number probably represents pretty nearly the proportion which an efficient sanitary inspector can adequately supervise.

I have dwelt a little upon this subject of officials because it is obvious that unless we have an adequate number of officers, able and energetic in the performance of their duties, no great progress in sanitary reform can be made.

#### (B) FINANCIAL.

*Periods for Repayments of Loans.*—As the law at present stands the limit for repayment of loans is sixty years. Many people think that this limit should be extended, and the term of one hundred years is often suggested. The longer the term, other things being equal, the less is the annual sum required out of income for sinking fund, and the less, therefore, is the amount at which weekly rents can be fixed. There are, of course, several considerations which must guide us in fixing the limit. We have to consider the probable duration of the buildings, and if this were the only factor, it might be quite prudent to lengthen the term to one hundred years. But the whole question of housing is in its nature evolutionary.

It is not at all impossible that we might some day discover that we had made a mistake in building huge blocks of tenements of great height and housing a very large number of persons per acre ; or, if opinion did not change in that way, it might condemn the central situation of those blocks. Indeed, it does not appear improbable that we are already on the threshold of such a change. Then the question must be viewed from the standpoint of improvements generally. We find that local authorities are continually embarking in new schemes of improvement in order to keep pace with our ever-developing ideas of comfort and public health. We may be sure that each generation will be confronted with its own problems and will have to solve them. It is our duty, therefore, not to spread current burdens over too long a period, so as to lighten our own, but to increase those of our successors. This consideration applies with special force to that part of loans which represents value of building sites. The present plan of sinking fund extinction of land values is, in effect, the cancellation of unearned increment. A period of sixty years is quite long enough to extinguish what is at best a necessary evil.

On the whole, more appears to be made of this question than is really involved. Whether our term is longer or shorter, *our loans cost us neither more nor less*. If the loan is longer, the annual amount to repay it is less. Conversely, if the loan is shorter, the annual amount is greater. If, therefore, the term is shorter, we shall be sooner able to reduce the amount of rent considerably ; if it is longer, the amount of rent will be less than it is now, but not so great a reduction can be made when the loan is paid off.

Taking all factors into consideration, the present limit appears to be just. Local authorities are compelled to apply sound financial principles. Buildings being perishable, they have to establish sinking funds to recoup the cost at the expiration of a given term. They are thus placed at a disadvantage compared with private owners, who rarely provide a sinking fund, but generally live up to the full extent of their annual income. The private owner thus takes his yearly 5 per cent. or more interest, and, making no provision for re-instatement, appears to have a better return than a corporation which has to set aside, say, 15 per cent. of the rent received per annum for that



purpose. Undoubtedly the position of the corporation is financially sound and that of the private owner economically wasteful, but this consideration does not remove the disadvantage alluded to.

*Sinking Funds and Unearned Increment.*—Whilst, however, buildings are perishable, land is not; and it has been frequently suggested that the cost of land should not, as is the case now, be included in the sum to be redeemed by the sinking fund, but be dealt with as a permanent asset—that is to say, instead of the repayment of the capital value of the land being spread over a limited term there would be a permanent annual charge for interest only, the affect of which would be not to lay the whole burden upon this and the succeeding generation, but to cast it upon ourselves and our descendants so long as the land remained in the ownership of the local authority.

The most serious obstacle to the profitable building of artisans' dwellings near the centre of large towns is the high value of the sites. When, therefore, local authorities clear insanitary areas near the centre of their districts, they find the rents which they have to fix for the houses they rebuild considerably increased on account of these high site values. But on the basis of the present financial system these site values are gradually extinguished by the sinking fund, and since unearned increment cannot be regarded as other than an evil, it follows that it is desirable to so extinguish them. The result will be then that, in the course of sixty years or less from the date of the loan, local authorities who have erected dwellings will be possessed of free sites, which will allow rents to be fixed lower, and possibly allow buildings when re-erected to give even better accommodation. It would not, however, be proper to reduce rents in respect of unearned increment which has been so cancelled in the case of those classes of municipal tenants who would be able to pay economic rents, for such a proceeding would amount to a subsidy to those classes, and would be unjust to those builders who would be compelled to pay unearned increment or site values for their land. But for those classes who are unable to pay adequate rent the extinction of unearned increment would allow a material reduction in rents, and lessen to posterity the probable draft upon the rates in respect of them.

It will be thus seen that the inclusion of the cost of land

in the amount to be provided by the sinking fund results in the extinction of unearned increment—*i.e.*, of site values. Taking the Bethnal Green improvement as an example, it will be seen how important this consideration is. The value placed on this area by the London County Council for *housing purposes*, and not as market value, represented about 20 per cent. of the total cost of land and buildings. When, therefore, the term of the sinking fund has expired it should be possible to reduce the present rents correspondingly. That is to say, a tenement rented at 6s. per week should be reduced to 5s. For these reasons I conclude that the present plan is expedient and politic.

It is just because I see in the sinking fund a commencement in the direction of cancelling unearned increment that I should be very sorry to see that method of extinguishing the cost of sites departed from. The plan not only prevents that continual expansion of value of such sites which marks the growth of urban districts, but in the less towns prevents that value from reaching any considerable dimensions. To buy up land and thus extinguish its value is the only just way of dealing with vested interests. There is no doubt that the labour of the working classes is largely responsible for the prosperity of the towns, and creates that high value of land which is the greatest obstacle to the provision of good dwellings for them near their work. The proper method of extinguishing those values would therefore appear to be a levy upon all those who have benefited by the industrial prosperity of the town, that is, upon its whole body of ratepayers. In the words of the Right Hon. J. Chamberlain, "the expense of making towns habitable for the toilers who dwell in them must be thrown on the land which their toil makes valuable, and that without any effort on the part of the owners." I desire to emphasise the fact that the process of extinction of land values by means of sinking funds is in other words a *purchase and cancellation of unearned increment*. And I conceive it to be of very great importance that unearned increment once cancelled should certainly not be recreated. If, therefore, at any time local authorities should not desire to rebuild upon these sites themselves, they should be prohibited from selling them, and only allowed to lease them at peppercorn rents for the purpose of rebuilding artisans' houses.

But the principle of extinguishing the housing value of sites by a sinking fund, the annual instalments towards which are furnished out of the rents paid by municipal tenants, cannot be said to carry out the principle laid down by Mr. Chamberlain. The extinction is effected not by the whole body of inhabitants, but by a portion of them—the tenants themselves. Now there are, it appears to me, three ways in which unearned increment may be annihilated. You may buy up the whole of it, as Mr. Gray suggests, or you may buy up part of it, and in both cases charge the cost of extinguishing it to the whole body of inhabitants ; or you may buy up part of it, and charge the cost of extinction to a specific class. The last of these three courses is the one adopted by the London County Council. The value of the land for housing purposes, and the cost of the buildings upon it, are wiped out by a yearly allocation from the rents paid by the occupiers. A section, and not the whole body of inhabitants, therefore, is paying to annul that which has been created by the whole.

Let us now look at the matter from another point of view. We have noted that the London County Council, having purchased an insanitary area, are not able to sell the land freely for trade purposes, but, being under obligation to use it for dwelling-house purposes, are obliged to write off a considerable part of its value for trade purposes. The value so sunk has to be provided for out of the rates. With regard to such value, therefore, it is extinguished by the general body of ratepayers. We have, therefore, two modes of dealing with unearned increment arising out of the same operation—that of clearing an insanitary area. Under one mode we extinguish it at the expense of the general body of ratepayers, under the other we extinguish it at the expense of a specific portion of that body. In the first case we seem, therefore, to be acting upon Mr. Chamberlain's principle ; in the second case we are imposing on a few the burden that ought to be borne by the whole. Nor should we be rid of our difficulty if, in the second case, we imposed the burden upon the whole community, for then we should be cancelling unearned increment in favour of a section at the expense of all. We are, therefore, driven to the conclusion that we cannot cancel unearned increment on equitable lines except by a *general* purchase such as Mr. Dwyer Gray proposed. And this we hold to be inopportune. Under such circumstances we do

not know how to devise a better plan than that now pursued by the London County Council. And we would point out that although we have referred to the municipal tenants as a section, they form a considerable section of the population because they do not remain long in one place, and in consequence the burden of redeeming the unearned increment connected with their tenements is distributed amongst a very large number of people.

Mr. E. Dwyer Gray, who was a member of the Royal Commission, affixed a lengthy memorandum to the general report, dealing specially with the question of unearned increment. He saw that this question really lay at the root of the housing question. He saw also that owners of land derive great benefit from the prosperity of a town through no effort of their own, and he concluded that what was created by the industry of the community should belong to the community. "There was," he said, "in reality a constantly increasing tribute by the whole community of the town to the individuals who own the land. The only thorough remedy was to enable the local authority in every town to acquire the fee simple of the entire district compulsorily, and for this purpose the district should be so enlarged as to include the probable growth of the town for a considerable period." He did not, however, propose that the local authority should pay off the capital outlay, but that they should appropriate any increases in value for the benefit of the community, which could be applied in the reduction or extinction of local taxation, and any surplus beyond that so required to be available for the benefit of the community. If unearned increment be in its nature evil, I think it would decidedly be better to extinguish it once and for all by a system of terminable annuities, and after-growths would then be appropriated for the benefit of the community. But either plan would involve a valuation of the whole of the buildings in a district, so as to determine what was to be allotted as fair interest on building outlay and what was the remainder of rent attributable to site value, and this would be an enormous undertaking alone. Moreover, the corollary of Mr. Gray's proposal would be nationalisation of the land, for his proposal may be fairly described as municipalisation of the land. I do not myself think that the evil is so pressing as to demand at present either the one or the other. It presses most severely upon working men living near to the centre of towns, and by

dealing with this part of the problem, as we are doing, we may see our way clearly to the next step. It must be remembered that unearned increment presents to us one of the most baffling problems of life, and we can only attempt its solution by cautious experiment. Mr. Gray's plan, like the land nationalisation plan, is too heroic to come within the range of practical sociology.

*Fair Rent Courts.*—In order to prevent the charging of exorbitant rents, it has been suggested that courts similar to those established in Ireland should be set up in England, in order to fix fair rents. I say England, because, although the evil presses by far the most seriously in the cities and great towns, I do not see how such courts could be of partial application. Nor could we stop at dwelling-houses only. The principle, if applied at all, must be applied to shops, farms, and property generally.

But if the principle be accepted, not only is the fixing and maintenance of a fair rent required, but fixity of tenure necessarily follows. It is useless to adjust the rent of a tenant if, in consequence of that adjustment being unfavourable to the owner, the tenant remains liable to be turned out. This means that freedom of contract is assailed at two points. We have to make sure that in interfering with that freedom in the interests of a section we do not inflict a greater injury upon all.

Then the expenses of such courts would be enormous, and would add to the existing burden of rates.

But I doubt very much whether the evils would be cured by the remedy proposed. The most over-rented tenements are the most over-crowded. Investigations into fair rents must involve suppression of illegal conditions. Tenants would not, therefore, apply for reductions of rent if the result was that they must be turned out altogether. This again emphasises the conclusion that the problem cannot be effectually coped with until the accommodation needed to reduce the overcrowding has been provided. That is the simple solution. If that is done, rent courts will not be necessary, for the supply of houses will be equal to the demand.

It is not improbable that the Irish Land Courts suggested the idea of courts for fixing rents of tenements. But the circumstances of the two countries are very different. In Ireland the problem arises from the poverty of the people and backwardness of enterprise, not from the dearth of

farms ; in England it arises from an exactly opposite cause—the inadequacy of accommodation.

*Tenants and Redemption of Loans.*—It is said that “to compel tenants both to pay rent and to defray by instalments the capital expenditure, without the prospect of becoming owners of the property, is indefensible.” This statement is easy to make, and not so easy to rebut, but it is nevertheless insupportable. To show this, let us compare the position of a municipal tenant with that of the tenant of a private owner. The former pays rent equivalent to not more than 6 per cent. upon the gross outlay for tenements and land, whilst the rent of the latter represents generally 9 per cent. on the gross outlay. If local authorities were not obliged to provide a sinking fund, about 4 per cent. would represent their return of interest. The return to the private owner on the same basis is 6 per cent. The difference of 3 per cent. on the gross outlay is mainly due to the more substantial character of municipal tenements, involving greater cost and therefore less return of interest. But what does the extra 2 per cent. net return of private owners over municipal owners represent? It represents principally that sum which is not, but which economically ought to be, set apart yearly to provide a reinstatement fund. It follows that the tenant of a private owner pays as rent sums to provide the sinking fund just as much as the tenant of a municipal body, which actually sets aside annual sums to create it. The position of the municipal tenant, therefore, does not differ in this respect from the position of tenants generally.

But there is something more than the mere payment of the sinking fund instalments necessary to constitute a purchase. There must be an assumption of the varied rights, duties, and liabilities of ownership, such as responsibility for outgoings—rates and taxes, repairs and insurance, for the regular maintenance of the sinking fund, and for sanitary requirements.

*Source of Funds.*—In many districts there is no need to call upon municipal authorities to provide houses, for there is no dearth ; in others the need is very great. It is very tempting to seek the aid of national funds, with their great advantage of cheap interest, for the execution of all kinds of financial projects ; but we must observe the broad principle which reserves State funds for national schemes and applies local funds to local projects. If, for example,

we decided upon land nationalisation, total extinction of unearned increment, or State railways, the application of State funds would be unquestionably proper, for all these schemes would affect everybody. But the building of houses by local authorities is an operation not required generally, but locally, and its execution, and any consequent burden, must be a local obligation or liability. We have no right, therefore, to look to the State to provide money for housing purposes.

The rate of interest, therefore, which must be paid by local authorities for loans for carrying out housing schemes will depend, as in the case of their loans generally, on their position in the scale of credit. At the present time the Stocks of some of the leading Corporations pay the following percentages of interest : London  $2\frac{3}{4}$ , Birmingham  $2\frac{3}{4}$ , Bradford 3, Cardiff  $2\frac{7}{8}$ , Dublin  $2\frac{7}{8}$ , Edinburgh  $2\frac{5}{8}$ , Glasgow  $2\frac{7}{8}$ , Leeds  $2\frac{3}{4}$ , Liverpool  $2\frac{7}{8}$ , Manchester 3, Sheffield  $2\frac{7}{8}$ . Government Stocks yield  $2\frac{1}{2}$  per cent., so that there is not a very great difference in this respect between them and the leading Corporation stocks. The cheapness of money is indeed a favourable factor in the solution of the question. The rate of interest payable by the smaller towns and authorities is of course higher, and if they find it desirable to borrow from the Public Works Loan Commissioners they cannot do so at less than  $3\frac{1}{8}$  per cent. This rate ought not to be fixed, but should vary with market variations.

*State Land and Workmen's Dwellings.*—The Royal Commission recommended that, in view of the fact that the metropolitan prisons absorbed so much area—Coldbath Fields, Pentonville, and Millbank prisons alone occupied over forty acres—they should be removed elsewhere and the sites taken over by the Metropolitan Board of Works in trust for the benefit of the overcrowded districts of London. In fixing the price at which the sites should be conveyed, they recommended that due regard should be had to the purpose for which they were required—*i.e.*, for the erection of workmen's dwellings. But legislation passed shortly after the Commissioners' Report did not embody this recommendation. Although it empowered the sale of the sites, the basis of purchase was to be a fair market price, and this principle seems correct. If permission had been given to London to acquire Government land at a less price than its market value, similar permission could not very well have been refused to other large towns

under similar circumstances. Another objection to such a proceeding is, that it confers upon local authorities an advantage denied to private enterprise. The building of houses is a purely commercial operation, and the exercise of philanthropy on the part of the Government in that direction is entirely out of place. Further, if Government land is not sold for its full price, we are only robbing the imperial taxpayer and lightening the burden of the local ratepayer.

In his separate memorandum Lord Salisbury endeavours to divest this proposal of its eleemosynary character. If, however, the State should make a present to London of the greater part of the value of these sites, it seems only possible to regard the transaction as a subsidy; and if London is to be so subsidized, it will be natural for other urban districts to ask for similar assistance. I do not see that the acquisition of these sites should be approached any differently to the acquisition of slum areas. In either case it is proposed to take certain vested interests, and they must therefore be acquired at their market value. Lord Salisbury's account of the matter is that it would be "the surrender of an increase which has become unexpectedly disposable." His argument is that this increase is "caused by that very concentration of population which it is to be applied to remedy. But this excessive concentration on this particular area is in more than one respect the State's own work. If the size of London is excessive, the excess is largely due to the circumstance that London is the residence of the Government. If vast masses of the population are forced to live near the centre of the town and find no room for their dwellings, it must be remembered that the State has largely contributed both to swell the population and to diminish the house-room. The number of persons who are in the public service as soldiers, policemen, postmen, and employees in the lower grades of the public offices constitute a notable portion of the crowds who compete for house-room. The forcible destruction of dwellings authorised by Parliament during the last half century, for purposes of public ornament or utility, has largely contributed to diminish the aggregate of the house-room for which these crowds have to compete. A proposal to remedy overcrowding, for which the State is largely responsible, by utilising a gain on enhanced value of land which is due to density of population, can



hardly be called eleemosynary. It more closely resembles the provision of compensation than the offer of a gift."

To much of this no exception can be taken, but the main cause of the overcrowding and the concentration of population is the trading facilities offered by London, fostered largely by its favourable situation on the greatest English river. And if all that Lord Salisbury sets down to the debit of the State be allowed, it must then be credited with all the advantages also that those circumstances confer. The wages of the classes referred to are spent in London, and help to swell the volume of trade from which the whole community benefits. But these are all subsidiary questions. The main point is that these sites have participated like all other parts of London in the great increases of value due to commercial expansion. Without trade the policemen, and postmen, and officials generally find themselves, like Othello, with their occupation gone. The State is a large corporation, and any assets it may possess should be realised at their full worth just as in the case of minor corporations.

This matter is of greater importance than may appear at first sight. It is not only a question of the sites of metropolitan prisons, but of the establishment of a principle affecting Government property elsewhere.

#### (C) GENERAL.

*Compulsory Re-construction by Owners.*—Mr. Thomas Blashill, late superintending architect to the London County Council, has proposed that local authorities should not deal with areas admittedly insanitary, but that "the freeholders should be directed to form a Trust for the improvement of their property. The Trust would acquire, through an official arbitrator, all leasehold interests at their fair market value, under all the actual circumstances. The inhabitants would enjoy fixity of tenure on payment of rent until the local authority could get them settled elsewhere. No new inhabitants would be permitted to enter upon the area. Under the supervision of the local authority and the Government department, the Trust might acquire any adjoining property absolutely necessary for the improvement of the area, as such property is acquired now."

"When all this had been done, and the inhabitants had

been removed, the Trust would demolish the houses, widen the streets, and make the property marketable without any restriction as to its purposes, and without any sacrifice of its value. It is this value, at present lost, which would enable the owner to carry out the improvement, and its retention forms the backbone of this scheme." This procedure is a good deal like appointing an executioner in order that he may take his own life. The obstacles to such a Trust would be simply insurmountable. People cannot be compelled to form trusts of any kind, and voluntary action would assuredly never be secured. The idea is certainly novel, and as certainly impossible. A compulsory trust is a contradiction in terms.

The inhabitants are to remain "until the local authority can get them settled elsewhere." But where else can they settle them? Mr. Blashill freely admits that if the local authority provide new accommodation, the slum dwellers do not avail themselves of it; they must, therefore, either remain where they are or go to increase the congestion of other slums. I certainly think that if a local authority could obtain land within a short distance of a condemned area at a lower price than they could make of the condemned area, and could thereby save money, they ought certainly to do so, and to sell the condemned area free from building restrictions so as to obtain the highest price. But this power, as we have seen, is already possessed by local bodies, and the fact that it has been little used, if used at all, shows that it is difficult to gain by such an exchange.

In connection with the question of overcrowding, Mr. Blashill suggests that, since a family of six that have occupied a single room at 5s. 6d. a week would be put into a three-roomed tenement at 8s. 6d., the extra 3s. should be allowed to them for compensation. "These compensations," he says, "would come out of the funds now being expended on reclaiming the site," which I take to mean that the local authority must provide such compensation out of the rates. If there is one principle we ought to discourage it is that of rate-aided tenancy, except—as I shall show later—where the people are absolutely unable to pay for such accommodation as is demanded by our standards of health. For the sake of encouragement to independence I think that self-supporting municipal homes should be publicly distinguished from rate-aided tenements.

Mr. Blashill would not allow this compensation to the tenant, but to the owner of the new tenements. "The total amount for improved accommodation and travelling expenses should be paid direct to the new landlord as part of the weekly rent so long as the tenant stayed with him under satisfactory conditions." This is not at all satisfactory. It asks local authorities to give subsidies without control. "Taxation with representation" is the motto of Imperial and local government to-day. Mr. Blashill and myself appear to agree that sanitary housing involves rate-aid, but he steers for subsidies to private owners, whilst I believe that municipal management and rate-aid must go together.

He shows us clearly how expensive clearance schemes are, but he proposes to throw all the cost of such schemes upon the owners. Instead of distributing the whole sum sunk amongst the general body of ratepayers as now, he proposes to share it amongst a few owners. In other words, he would tax a few for the benefit of the whole.

He says: "Imagine a duly certified unhealthy area, and suppose it to be in the hands of a single owner or freeholder, who lets the tenement direct to the occupiers. Is it conceivable that any one would propose to buy him out at the fair market value of his property on the assumption that he might continue to let it to a reasonable number of tenants, or use it in any other way open to him, that thereafter the local authority should sink the commercial value, except for re-housing, and take the whole burden of reclaiming this uninhabitable area at such a cost per head of the population as I have named (£45 per person)? Would he not be told to clear his property of its inhabitants, after due notice and necessary delay, and to render it fit for human habitation at his own cost before it could be again inhabited? And would not the local authority be doing all that could be expected from them if they undertook to look after the re-housing of the former inhabitants so far as was necessary for their immediate comfort, and to prevent mischief to the general community?"

Strange as it may seem to Mr. Blashill, the answers to his questions are precisely what he does not expect. It may be remarked that the case he asks us to imagine must be imagined, for in practice no such case is found. But the hypothetical aspect does not matter. What diffe-

rence is there between the case of ownership by one holder and by many holders? The great principle which governs these questions is unaffected by numbers. That principle, as already indicated, is this: If these conditions have grown up with public sanction, or, at least, with public acquiescence, we have no right to demand radical alterations involving loss without compensation.

Mr. Blashill's proposal begs the question. It consists not only, and not principally, of the rendering of property fit for human habitation, but more especially of the re-arranging of the relative proportions of land built upon and land left uncovered for streets, for ventilation, and for recreation, and, consequently, of affording proper thoroughfares for easy communication from one part of a district to another. To use a phrase, the full importance of which is little understood, the improvement is a *public* one.

He continues: "I do not know who originated the idea of re-housing the most impecunious class in our towns in brand-new houses—they who never wear brand-new clothes. If you want them to live in new and improved dwellings, you must teach them to earn more money. This idea is really at the root of all housing problems." There is no question that large numbers of people will continue to be housed in old dwellings rendered as sanitary as possible, but the problem still remains, Where is that proportion which represents overcrowding, and that portion which inhabits insanitary abodes, whose only possible fate is demolition, to be housed? The answer is obvious: They can only be housed in new buildings; and if, as Mr. Blashill admits, private enterprise does not supply them, municipalities must do so.

Are we not striving every day, by education, ordinary and technical, to teach the labourers to earn more money? I cordially agree with Mr. Blashill that increased wages will do much to solve the problem, but when we have done our utmost, can we prevent large numbers of labourers from being compelled to work at wages which exclude the possibility of their being able to pay the rent required for adequate accommodation? It is easy to talk about educating men to earn higher wages, but were it not for large masses of our fellowmen who perform labour at a low wage, the wheels of commerce and life would be brought to a standstill. We have not only our

own feelings as a nation to consider, but we have also to remember that we have to maintain our commercial predominance, and that, in order to do so, we must compete with enormous masses of cheap labour in other countries.

Mr. Blashill says: "In respect of unhealthy areas, I have suggested that for the future the municipal authority should not spend money in buying property, but should, at about one-fourth the cost, re-house the very individuals displaced." He is a little inconsistent, for these are just the people who never wear "brand-new" clothes whom he now proposes to put into "brand-new" houses, and he frequently allows that the very people you displace and desire to re-house upon the cleared area, you cannot, because they do not appreciate the new and improved conditions.

"The municipal authority," he suggests, "might buy land to be let out on reduced terms for building working-class dwellings, or the parish rates on dwellings so built might be temporarily reduced." Either of these proposals amounts to a subsidy in aid. The principle upon which the London County Council now proceed is far better—namely, to clear the slums, to write off the value of the land at once so much as is beyond its value for dwelling-house purposes, and then to endeavour to let the new buildings at such rents as will balance the accounts. The underlying principle is that the occupiers of such buildings should be free from the charge of being rate-aided or, shall I say, pauperised.

#### THE SPHERE FOR MUNICIPAL ACTION.

In a supplementary report Mr. Goschen and Mr. Stanley expressed the opinion that local authorities ought not to come into competition with builders. They say: "If, as we believe the truth to be, it is in the main on private enterprise, aided by such provisions as have been stated for obtaining cheaper and additional capital, and for the acquisition of cheaper sites, that the public must rely for the supply of houses for all classes, then we are strongly of opinion that it is impossible to turn at the same time to the local authorities for the provision of the same article. If large powers for building houses for the working classes are to be given to such authorities, and if public opinion is to be set in motion to induce them to use these powers

vigorously, it is clear that the action of private builders and private companies will be proportionately discouraged. How can it be expected that capital will flow into the building trade if the builders know that they may expect at any moment to be exposed to the competition of municipal building on a large scale? For instance, are they likely to push the erection of large blocks of tenements if, in order to reduce their rents, the municipality take action largely under the powers which the proposal to make Lord Shaftesbury's Labouring Classes Lodging Houses Act, 1851, more effective, would confer on them?"

It is undoubtedly true that we must rely in the main upon private enterprise for the supply of houses, but far from it being impossible to turn to local authorities to supply them also, it is not only possible, but actually accomplished. Nor has such accomplishment proportionately discouraged private builders and companies. Those pessimistic views have been entirely falsified by experience. There is not much fear of local authorities embarking in building unnecessarily. So far they have shown great disinclination to either clear slums or build houses. The certainty in the one case and the possibility in the other of a draft upon the rates act as a deterrent to these operations. The fact is that in the centre of great towns land is so valuable that private enterprise cannot build dwellings upon it, and it is left to local authorities to supply the needs of those who must live near their work. If by building huge blocks they can make both ends meet, it is all they hope for, and they may have to make good a deficiency out of the rates. There is ample room for both private enterprise and local authorities to work side by side. Increased facilities of locomotion—railways and tramways—enable a larger portion of the people to live in the suburbs, where relatively cheap land is available, and where the private builder can build profitably, and the central sites of great value often have to be dealt with by the local authority by writing off more or less of their value. But private enterprise has almost entirely failed to deal with the lowest class population, which presents the real difficulty of the housing problem. Whatever local authorities may do in this direction is not therefore open to the objection of competing with private enterprise. In this connection the remarks of Mr. Morrison, the sub-convenor of the City of Glasgow Improvement Trust in

1875, which are to be found in the Parliamentary Paper C. 1143, 1875, are so apt that I give them verbatim. They are quoted by Lord Cross, in his memorandum attached to the report. Mr. Morrison said: "We do not build houses, as a sufficient number of these are erected by private enterprise to meet all the wants, and no case of real hardship is known.

"The houses now built are under restriction (so far as within the Glasgow municipal boundaries only). See Glasgow Police Act, 1866, particularly clauses 370 and 371, through which provision is made for ventilation, etc., and these are rigidly enforced in every case.

"We are opposed to competing with private enterprise, as such a course checks building. Neither do we consider it prudent to become philanthropic landlords, to let houses below the actual rents to any class, as this has a decided tendency to pauperise and destroy that feeling of independence in our working-class population to which they are already too prone.

"The only exception to this rule is the case of our lowest class population, the waifs and strays, too poor or too improvident to be able to rent houses, for whom we have built and furnished airy lodging-houses, with large day rooms, lavatories, etc., where each has a separate clean bed at the charge (including use of cooking range and utensils) of  $3\frac{1}{2}$ d. per night, and these institutions are so managed as to be self-supporting, including 5 per cent. interest on the capital.

"There has never been a single case of fever or epidemic disease in these lodging-houses since built several years ago, demonstrating the wisdom of dealing with even the dregs of society. Of course the rules are stringently enforced. This character of lodging-house accommodation we consider of vast importance in all large centres of population."

Lord Cross adds: "It is, in my opinion, in this exceptional case of the lowest class population that the action of the local authority is so much needed."

The question is what is the most convenient method of providing the accommodation. These classes are generally unable to obtain furniture at all adequate to furnish a tenement. Their wages are fluctuating and insecure. They are never "sixpence ahead of the world." In view of these facts and of the necessity of economising super-

intendence, the proper accommodation appears to be lodging-houses. These need not necessarily be the huge blocks erected already by several municipalities, but blocks large enough to contain several families.

The main fact to be borne in mind in connection with the housing of the small wage-earners is that their wages are insufficient to procure for them housing accommodation conforming to the existing standards of public health, and therefore local authorities must supply the want and provide what rate aid is necessary. The only alternative is the perpetuation of the existing open breaches of the law, the existing slums, and the continued degradation of a large section of the people.

These considerations show, therefore, that there are three classes of people concerned in the solution of the housing question :

(1) Skilled artisans and mechanics, and classes earning similar wages, who are competent to pay a fair rent for reasonable accommodation, which they cannot always obtain.

(2) Casual labourers, who are unable to pay an adequate rent for the accommodation they require, and who must therefore receive assistance.

(3) The destitute, who are provided for by the existing system of poor-law administration, which houses, feeds, and clothes them.

As a rule the demand of the first class is met by private enterprise ; where it is not, municipal action is imperative.

We educate and give a fair chance to the unfortunate Oliver Twists, the children of the very poor ; and there is a natural tendency for them to pass into the second class. Similarly, we compel all children to pass a certain amount of time at school ; and we are always increasing educational facilities. The consequence is that many of the children of those included in the second class are constantly passing into the higher class. We look to education and the desire for independence which it instils to counteract any tendency there may be to live in municipal cottages partly supported out of the rates.

*Alien Immigration.*—It is beyond question that the difficulty of housing the poor satisfactorily in large towns, and more especially in London, is accentuated by the presence of a large number of destitute or semi-destitute foreigners. Their habits are of a very low order, and they



seem almost happy in their insanitary surroundings. But their presence increases overcrowding, and that at the expense of English labour. The serious question is whether we ought not to take steps to prevent any further additions to the destitute horde, by refusing to allow them to land in the country unless they are possessed of a minimum amount of means. London, as the greatest city in the world, is specially attractive to these unfortunate wanderers; and perhaps it may be expected that England should therefore lead the way in adopting measures with the object of confining them to their native lands. Be that as it may, I certainly think that our great cities should no longer be harbours of refuge for the aimless and destitute of all nations.

*Recent Legislation.*—Judged by their legislation of last year, the Government seem to have come to the conclusion that no radical alterations in, or additions to, existing housing legislation are desirable. For, beyond alterations in procedure, they have only given power to local authorities to acquire land outside their areas for the purpose of building workmen's dwellings. I do not myself think that many will avail themselves of the power. In rural districts, if any landowner was unwilling to sell land to a local authority for building houses, I would give simple compulsory powers to the authority to acquire it. In rural as in urban districts the chief consideration is to get the workers housed near to their work. It may, however, happen that the local authorities of crowded cities and towns may desire to buy land outside their boundaries to relieve congestion, in which case the provision is desirable. But I venture to think that the operation of the Bill will be practically limited to the metropolis. Even there, in view of the general fact that people cannot be induced to live in the suburbs on account of the need of being near to their work, local authorities will fight shy of the provision, however desirable it may seem in itself. They will fear that building operations on land so acquired may only result in increasing the accommodation of the district in which they are built, and be of no advantage to their own district. If that were so, they might incur deficiencies and an adjoining district reap the benefit. We must remember, too, that the working classes have so far shown little disposition to leave the centre for the suburbs. Recognising this fact,

Mr. Robson moved an amendment to the Government Bill that "no Bill dealing with the housing of the working classes can be regarded as adequate . . . which makes no provision whereby the councils establishing dwelling-houses outside their district may, where necessary, be enabled to obtain adequate railway or other communication between their districts and such dwelling-houses"; but the amendment was rejected. Nor was this to be wondered at, for the idea is opposed to all experience and to all maxims of prudence. Railways and tramways are not run to create population, but they are run where population is already created. People will not be forthcoming and local authorities will not be forthcoming who are willing to speculate—for it is speculating—in railways or tramways on the ground that people will be induced to change their abodes.

*Remedies for Overcrowding.*—In order to deal effectually with this evil, the first step is the fixing of uniform standards of space as tests. The next is the measurement and enumeration of all inhabited houses throughout the country rated below a certain amount, to be varied according to the character of the district, so as to fix the numbers they can properly accommodate, and to see what houses are overcrowded, gauged by these standards. Where there is available accommodation elsewhere in the district for persons found in an overcrowded condition, the local authority must put their powers into operation and suppress the overcrowding. Where such accommodation is not available the local authority must first provide it, and then vigorously suppress the evil. The local authority must also have their district periodically inspected at reasonable intervals, to see that new cases of overcrowding do not arise. As an additional precaution I would make it compulsory upon all owners of inhabited houses below the values fixed as suggested above to obtain a declaration from any new tenant of the number of persons for whose accommodation the house is required. This declaration should then be embodied in a form and forwarded to a specified official. For any breach of that declaration, or for any wilfully false declaration on the part of the tenant, the owner, or his agent I would give power to punish by a fine. Not only is there great laxity in obtaining information from an intending tenant as to the number of persons in the family—indeed, I fear generally no particulars are

obtained at all — but there is a frequent connivance, especially in large towns, on the part of owners and agents in crowding into a tenement as many persons as are willing to go into it. For the latter evil stern measures alone will be effectual. For the former, I am of opinion that the declaration I have suggested would be a simple and effective check.

Municipalities and companies have set a good example in showing what particulars ought to be obtained from applicants for houses. I have no doubt that there are many well-intentioned owners of property who contribute to overcrowding by their omission to obtain the number of heads to be accommodated. Those municipalities which have provided houses issue regulations to be observed by tenants. The London County Council have a list of sixteen rules which include the following: A deposit of 5s. is required in respect of keys, which is applied to defray the cost of new ones if the existing ones are lost or damaged; under-letting, taking in lodgers, assigning the tenancy, exposing goods for sale, driving nails into the wall are all forbidden; the stairs and landings must be swept daily and washed weekly by the tenants in turn; floors must be regularly swept and washed once a week; windows must be cleaned once a week; carpets and mats must be beaten or shaken before ten o'clock in the morning, and must not be beaten or shaken in the landings or corridors; tenants must pay the cost of repairing broken windows and of making good any other damage; refuse must be put in pails provided and not disposed of in any other way; births, deaths, and cases of infectious disease must be reported at once to an official appointed; and right is reserved to enter premises to inspect them. These rules are embodied in an agreement signed by all tenants.

Building companies and trusts must needs have a code of rules. In addition to many rules similar to those referred to above, the Peabody Trustees do not allow arrears of rent; forbid the keeping of dogs; require tenants to distemper and whitewash their rooms at least once a year, but forbid them to paper or paint; and notify that disorderly and intemperate tenants will receive immediate notice to quit. They also require applicants for their dwellings to answer fifteen questions, giving information on the following amongst other matters: weekly

wages, number of children and their ages, whether vaccinated or not, and employer's name and address.

*Protection for Owners.*—Owners and agents complain at times that they have not sufficient powers for getting rid of dirty and disorderly tenants ; and the complaint is well founded. There is no doubt that the law is all in favour of such tenants ; but I would point out that an owner can have what tenants he chooses, and if he fails to make reasonable inquiries into the character and means of applicants for his houses, but trusts to good luck, he is not deserving of much sympathy. He should, however, be protected against designing persons and bad tenants, and I am therefore greatly in favour of an alteration in the law whereby an owner should be able to recover possession of his property much quicker than at present he is enabled to do. It is now impossible to legally eject a tenant, proceeding in the quickest way, before six or seven weeks have elapsed, and I think that fourteen days at the outside is quite long enough for a tenant to defy his landlord. It is of considerable importance that there should be reform in this direction, because it is our duty to do all we can to encourage private persons to build houses, and the more we can protect them from loss of rent and damage to property the more shall we attain our object.

*Relaxation of Bye-Laws in favour of Local Authorities.*—The main object of this work is, of course, to deal with the relationship of local authorities to the problem of housing. But it is necessary to bear in mind that whatever be the extent of accommodation provided by them, it bears but a small proportion to that provided in the aggregate by various private companies established for the special purpose, and but a very small proportion to the total housing accommodation of the country provided by private enterprise. Nor are these ratios likely to be much disturbed. It is patent that we shall always rely in the main upon private enterprise to supply the bulk of our requirements in this respect. In order to stimulate and encourage that enterprise to its maximum productivity, and consequently to reduce municipal action to its narrowest limits, it is necessary that both factors should be governed by the same laws. There must be no partiality. Whatever rules we impose upon private persons for securing sanitary conditions and satisfactory buildings we must apply with equal rigour to municipal action. If we act differently

and relax our bye-laws in favour of local authorities, we shall enable them to build at a less cost than private builders, which will permit them to charge a less rent for their accommodation, and we shall thereby discourage private building in those places where accommodation is most needed—that is, in the large towns; and any discouragement of private building means an extension of municipal building to make up the deficiency. This is the answer to those who advocate a relaxation of bye-laws in favour of local authorities.

We must add the powerful objection that it is bad in principle for the governors to seek exemption from the rules to which the governed are subject. The position is, indeed, impossible in an enlightened country.

*Compulsory Action by Local Authorities at the Cost of Owners.*—It has been frequently suggested that owners of property in slum districts should not be compensated when clearances take place, inasmuch as their property constitutes a danger to general health, and a special danger to the people who dwell in it. Mr. Thompson, author of the Richmond Housing Report, goes further and says: "Fresh legislation is needed to compel the owners of slum areas to bear the cost of reconstruction in the same way that they would have to share between them the cost of a common drain reinstated by the local authority, or a private street reconstructed under the Private Street Works Act, 1892. Instead of getting a capital sum in cash for their demolished property, they should receive each year *pro rata* a part of the net income derived from the new dwellings erected on the old slum area, after the local authority had been recouped their annual charges in respect of the capital outlay on the work of pulling down and rebuilding."

We have already shown that the existence of slums is due mainly to the want of public control of building operations, and in the laying out of roads, but their recurrence will be prevented by the enforcement of systematic and comprehensive regulations in all such respects. It must be remembered, too, that large numbers of houses in such districts are not in themselves unfit for habitation, and many that are in that condition could be made fit by the execution of repairs and improvements. The main consideration that decides the clearance of a slum is not the insanitary character of the houses them-

selves, but the narrow, ill-arranged streets, yards, and approaches which shut out light and air, the want of sufficient open spaces, and the impossibility of efficient police inspection, with its result of a high proportion of crime. So far as regards the insanitary condition of houses themselves, it has been shown that the powers in the hands of local authorities are generally ample to secure a remedy. It is alleged that in some cases where there are many intermediate interests, as in the case of the leasehold system, it is difficult to make out the owner so as to serve him with notices to repair. But this I think could be easily remedied by making orders upon the person actually receiving the rents in the first instance, and, if they were not carried out, by enabling the local authority to carry them out themselves, and to recover the cost of doing so from the person indicated or his agent, leaving the various beneficiaries to fight the question of the ultimate incidence out between themselves.

If, then, owners neglect to repair their property, and local authorities fail to put in force their powers to secure sanitary dwellings, these are no reasons for confiscating vested interests. Equally unwarrantable would it be to dictate to owners as to when their property should be reconstructed. It is as useless as it is immoral to attempt to escape the inevitable results of improved conceptions of public needs and duties. Reform cannot be effected without expense. It is essential to the stability of government that it should deal fairly with those whose interests are injured by either local or imperial interference.

The comparison between bearing the cost of new drains and streets and being compelled to bear the whole cost of reconstruction upon an insanitary area is fallacious. In the first case we are only compelling owners to make their roads as good as the other roads taken over by the local authority, and their income remains unaffected, unless indeed the better roads enable them, as they sometimes do, to obtain more rent. When they have done so, they are relieved for ever from expense in respect of them. In the other case it is proposed to cut off by far the larger part of the owner's income, without any compensation.

*The Rural Problem.*—The urban problem has a double aspect. It is not only a question of a dearth of houses for workers capable of paying an adequate rent, but also a question of providing houses for the poor who are unable

to pay economic rent. The case of the rural worker is the same as that of the latter class, but owing to very different causes. He is unable to pay economic rent because his wages will not admit it, whilst he himself is industrious and regularly occupied. The lower classes of urban workers comprise large numbers of not only low-waged but also casual labourers—casual sometimes from the nature of their occupation, and casual also from a dislike of regular labour.

It is a sad feature of rural economy that the labourers, after doing "a good week's work," should find themselves unable to pay a rent sufficient to secure for them modern sanitary housing accommodation. There is only one remedy for this, and it will be explained afterwards.

It is suggested that, where the labourers employed upon the large estates are not provided with sufficient or proper houses, the owners should be compelled to supply them. Mr. Jesse Collings and Mr. Dwyer Gray have supported this suggestion. It is, however, one of those proposals which will not bear examination. We have no more right to compel one owner to develop his estate or spend money upon it than another. If we compel a rural proprietor to do this, we must also compel the owner of vacant urban land to do likewise. This proposal would compel the owner of one kind of property—land and homesteads—to lay out money in an unremunerative investment—at least, in an investment which will not produce the market rate of interest, and would leave the owner of another kind of property—factories—under no such obligation. It must be remembered that many of these large estates are encumbered up to and many beyond the last shilling of value, and that the owners cannot therefore receive any further advances.

Mr. Dwyer Gray says that "the essential condition of the feudal tenure, by which all land was originally held in England, required that the lord should maintain thereon a certain number of families available for the purposes of the State. That obligation, in my opinion, still attaches to the land." His history may be unimpeachable, but his deduction is invalid. The villeins have from time to time commuted the services which they were bound to render to their lords, and so indirectly to the State, for money payments which, except in the case of copyhold dues, have long since become merged in economic rent. And

as regards the copyhold dues they have never been appropriated by the State, but are entirely a customary contribution from the tenant to the lord. The system of a standing army freed the lord from the obligation to provide armed men for the service of the State, and did away with the need for protection which bound the tenant to the powerful baron. The State released the lord, and the lord released the tenant. As the tenant was released from service, so the lord was released from maintenance.

What, then, is to be the remedy for the admitted deficiency of rural cottages? I see no alternative but provision of them by the rural authority. This will almost certainly involve a draft upon the local rates.

We will endeavour to show what is likely to be the deficiency. First, as to cost, good cottages, coming up to the requirements of bye-laws, cannot be supplied, including the cost of the land and the cost of water supply, for a less sum than £180. We have seen that the maximum rent which a farm labourer can pay is 2s. 6d. per week.

*Outgoings.*

	£	s.	d.
Rates, repairs, insurance, water, and general ...	2	0	0
Interest at 3½ per cent. ... ..	5	12	6
Sinking fund instalments for a loan for forty years at 2½ per cent. ... ..	2	13	0
	<hr/>		
	£10	5	6
Income... ..	6	10	0
	<hr/>		
Deficiency to be met by rates ... ..	£3	15	6

From these figures it appears that every such house would involve a draft upon the rates of £3 15s., or thereabouts. Increases in rates in both rural and urban districts fall upon occupiers. In rural districts, therefore, the burden would fall mainly upon farmers. On the other hand, they would reap the chief benefit. Their labourers would be well housed, and therefore more inclined to remain in the villages. Their difficulty in getting labourers arises partly from the dearth of cottages. If that dearth were removed there would be less difficulty in obtaining and keeping hands.

The amount of such deficiency payable as rates by each occupier would, of course, depend upon whether the expense were made general or special—that is to say, upon



whether it were spread over the whole rural district or whether it were limited to a particular village. In considering the Bill of last year the House of Commons amended the law which allowed such expenses to be charged as special expenses, and made them general expenses, unless the Local Government Board on application decided otherwise. The House of Lords, however, restored the former provision, so that the law stands as it was. The expenses, therefore, will be charged as general expenses, unless upon application by the rural council the county council direct them to be charged as special expenses.

If there are not sufficient cottages in a village for the labourers employed upon the adjoining farms, then it would appear reasonable to charge the expenses upon the parish or parishes in which the farms were situate; but it may be, and often is, the case that some estates are properly equipped with cottages and some are not, and it does not seem equitable to impose the expenses in both cases. Then agricultural depression has caused many farms to be given up, and they have gone out of cultivation, and villages have greatly declined in population. Suppose cottages are built in villages which afterwards decay in this manner. It would be a hardship that the whole expenses should be borne by the remaining occupiers. Again, as time flows on those cottages may come to be occupied by labourers employed in adjoining villages. Perhaps the best way of dealing with the difficulty would be to give power to the Local Government Board to shift the incidence of such expenses from time to time according to circumstances. Failing that, they should be borne by the parish deriving the benefit from the cottages at the time of their erection.

*Rating of Vacant Land.*—There are, in the various towns—large and small—sites which are held by their owners for the sake of obtaining the constantly-growing value which attaches to them. In the words of the Report, “the tax in the shape of ground-rent, or price paid for land, is now levied on urban enterprise by the adjacent landowners—a tax, be it remembered, which is no recompense for any industry or expenditure on their part, but is the natural result of the industry and activity of the townspeople themselves.” It was suggested by the Commissioners that “if this land were rated at, say, 4 per cent. on

its selling value, the owners would have a more direct incentive to part with it to those who are desirous of building, and a twofold advantage would result to the community. First, all the valuable property would contribute to the rates, and thus the burden on the occupiers would be diminished by the increase in the rateable property. Secondly, the owners of the building land would be forced to offer their land for sale, and thus their competition with one another would bring down the price of building land." Owners of such vacant sites are rated only upon the annual income from them. There is either no income or it is insignificant. Now, when land is built upon, the buildings and land are assessed at the fair rental value of the whole, and the land is therefore assessed at its full rental value. It seems perfectly just, therefore, that vacant urban land should be rated to the same extent as covered land. But in order to do this it is necessary to separate the amount of rent paid for buildings and the amount of rent paid for land. And this is not by any means easy. The problem is now being investigated by the Royal Commission on Local Taxation, and considerable evidence has been tendered in favour of the practicability and desirability of such separate assessments generally. Mr. Goschen thinks that the recommendation "involves an entirely new principle in the law of rating—namely, taxation of capital instead of annual value." But it is not a proposal to tax capital values. It is a proposal to tax a *percentage* of capital value, and 4 per cent. was suggested. Now, an average investment in land and houses—sites and buildings—returns about 6 per cent. interest gross. For example, £1,000 so invested brings in a gross annual rental of £60, and allowing for repairs, etc., a net annual rental of £50. Such premises will be assessed at £50 for rating purposes—that is to say, at the rate of 5 per cent. on the value of the land and buildings as a whole. Wherein, then, is the injustice of rating land not built upon at 4 per cent. of its value? If you reply the cases are different inasmuch as one is yielding income and the other is not, I answer that in the latter case the owner is voluntarily sacrificing the income for the present in order to more than recoup it at a later date; when he sells he appropriates the unearned increment.

Mr. Goschen also thinks that "it is almost certain that if vacant land were rated the measure would have to be

followed by the rating of empty houses. Evasion of the law by the running up of temporary structures would otherwise probably be easy." I cannot think that the Commissioners meant that if a building, however temporary or trumpery, were put upon land that the assessment should then be at the value only of such temporary structures, but I believe rather that they intended the principle of rating now in operation, which includes a percentage of the value of the land where covered with buildings as well as a percentage of the value of the buildings themselves (as I have shown), should be applied also to the case of land not built upon, but which has a building value. Whether this be so or not, the principle ought, in my opinion, to be so applied on the very equitable ground that that growing value which the owner of vacant building land desires to obtain is created by the whole community, and, pending its appropriation by the whole community, forms a most legitimate subject for taxation, like all other land so participating in unearned increase.

It does not seem to me that rating empty houses inevitably follows the rating of vacant land. The object in proposing to rate the latter is to make it less worth the owner's while to keep it uncovered. It is a special remedy for a special disease. But houses are not deliberately kept empty as land is kept vacant.

The connection of this question of rating vacant land with the housing question consists in this—that much of such land, if freely sold, would be built upon with houses, and so relieve the pressure of overcrowding. The extent to which such relief would operate is doubtless small, but no factor in this great question can be neglected.

*Prevention of Unearned Increment.*—Mr. R. B. Haldane, Q.C., and others brought in a Bill to give power to local authorities "to value lands to-day and retain the option of purchasing them at a future time at a price from which every fragment of unearned increment shall be excluded." Such a proposal can never obtain the assent of Parliament, because it is confiscatory in character; and I will give examples to illustrate this. If I purchase a piece of land in a growing district, I pay for it not only its value as used for its present purposes but also something beyond that—what is termed by professional men its "contingent value." I hold this land in order to appropriate the unearned increment which it secures. If the local authority are to

be allowed to value my land at its value to-day only, they will deprive me not only of that increment but also of that reasonable interest upon my outlay to which I am entitled.

But this proposal is tainted with partiality. Municipal ownership of a district is intelligible as a plan, and equitable if the purchase be carried out upon commercial lines, but for a local authority to select plots of land here and there as suggested is to cut off the unearned increment of some and leave it untouched in the case of others.

Again, if my land is to be so ear-marked, the effect would be to prohibit me from selling it, for who would buy from me land the value of which must remain stationary, and not only that, but which will furnish absolutely no return as interest to a purchaser?

Take the case in which land has been held for a number of years in anticipation of unearned increment attaching, and at least furnishing compound interest upon its cost. Such a holder frequently waits many years in vain. Perhaps, at last, there are signs of development, and then the local authority may step in, cut off all possible future increase, and pay nothing for many years interest, nothing beyond—possibly something less than—the original price.

We may be sure that we cannot escape the just consequences of our allowing the growth of unearned increment. Private individuals have participated in it so long, and so many purchases have been made solely relying upon it, that it constitutes a part of private wealth, and if we want to pass private wealth into public hands there is only one way of doing it, and that is by purchasing it up, and then we can, as collective owners, deal with it as we will. The evils of unearned increment will never be cured by the policy of pin-pricks, but only by taking it, like the bull, by the horns.

Mr. Haldane has suggested that some of the land so ear-marked should be used by municipalities for the erection of working-class houses. So employed, the practical effect would be that the owner, instead of the local authority, would have subsidised the dwellers upon it.

*Adaptation of Existing Buildings.*—With the growth of large towns comes increase of rent to the working classes. As they cannot afford to pay this increase they are compelled to be satisfied with restricted accommodation. The house which formerly held one family has now to accommodate two families. But there is rarely any proper division

or rearrangement of the accommodation. The same sanitary arrangements that sufficed for one family are made to suffice for two or more. Where such division takes place, it is the duty of the local authority to see that the sanitary arrangements are proper and sufficient. They are empowered, if they like, to adopt an alternative policy to the erection of new buildings. They can buy property and alter, enlarge, repair, or otherwise improve it so as to be suitable to the requirements of the working classes. Very few seem to have adopted this course, although there have been many opportunities when industrial development has caused the upper classes to quit large houses in the centre for healthier suburban residences. Had they done so, many houses that have become manufactories might have been adapted as artisans' houses.

*Simplification of Procedure.*—In order to carry out a scheme for dealing with an unhealthy area—*i.e.*, a large insanitary district, it is necessary to proceed by way of a provisional order, to be confirmed by an Act of Parliament. This involves the examination of the scheme at Westminster, which means considerable expense and trouble. Moreover, it means that a matter of purely local concern, requiring local knowledge for a just appreciation, is discussed and decided by a tribunal without that knowledge and interest, and the time of which can be fully occupied with Imperial business. Action with regard to unhealthy areas is practically limited to the large towns, and in view of the marked ability shown by municipal administrators generally, and particularly in these large towns, I really think that there is no longer any necessity to obtain the sanction of Parliament for such schemes of purely local import. Still, the principle of appeal is dear, and rightly dear, to the heart of the English people, and I think the simplest plan would be for the Local Government Board to appoint some suitable person, not necessarily, as now, a medical man, to hear and determine any appeal that might be brought against the decision of the local authority to proceed to deal with an unhealthy area. His decision should be final.

The experience of Liverpool is important in view of this suggestion. There insanitary areas are dealt with, not under the General Act, but under local Acts, which do not require the sanction of Parliament to such action. "The

medical officer of health selected certain districts, and stated in a letter to the town clerk that the houses were unfit for human habitation. The town clerk then forwarded the medical officer's presentment to the grand jury of Quarter Sessions. The grand jury consisted of gentlemen of the town and surrounding neighbourhood, who understood the local question very well, and they visited the various houses. Evidence, of course, was heard by the grand jury, and any owner could bring or give evidence if he desired to do so. As a matter of fact, their medical officer of health was very careful, and they always found that the grand jury acceded to his request, and then the Corporation commenced to purchase and demolish the property. They had no need to go to the Local Government Board for a provisional order."<sup>1</sup>

*Exchange of Sites.*—It has been suggested that demolition and re-erection should go hand in hand to prevent the dishousing of large numbers at one time. But such re-erection should be upon the cleared area and not upon other land, unless such other land is taken at its full market value in the housing accounts. It is not right to devote bare land of considerable value for commercial purposes to housing the working classes at a lower figure than the market value. At Leeds an unhealthy area of ninety acres is now being dealt with, "but before the Corporation pulled down a single dwelling they had provided for 900 people on neighbouring land which belonged to the Corporation, and which the Corporation sold at something like half the real value, on condition that houses were built on it according to the Local Government Board plans. The depreciation was owing to the restrictions imposed by the Local Government Board, and the Corporation took this course, believing that the first loss was less than if they had built the houses and let them themselves."<sup>2</sup> In an unhealthy area the bulk of the property consists, of course, of working-class houses, the presence of which is largely the cause of the need for clearance, and, left to the ordinary course of events, the bulk would continue to be working-class houses. If, therefore, we demolish such property *en masse* we ought not to think, and generally do not think, of preventing the re-erection of houses for the same or similar classes,

<sup>1</sup> Journal of The Sanitary Institute, October, 1900, p. 410.

<sup>2</sup> Ibid., October, 1900, p. 403.

because they have gained as a body a prescriptive right to live there. If that be so, neither ought we to take advantage of them by our action in clearing a district to say we will sell this land at a new and higher value which we can obtain for it for commercial purposes, but we must charge only to the municipal accounts its value for housing purposes. But the case is different with bare land from which no workers have been removed. Nobody has gained a moral right to live upon it. It is not therefore sound policy to sell such land at less than its full market value; and if its value be partly written off, so as to allow its use for workmen's dwellings, the transaction cannot be regarded as other than a subsidy in aid of such dwellers.

*Direct or Indirect Relief.*—There is some difference of opinion as to the effects of the policy of building substantial dwellings occupied by the higher wage-earners, which has generally prevailed, upon the poorer classes. The Lord Provost of Glasgow has expressed the opinion that in clearing slums the displaced tenants "did not necessarily go to form slums in other districts. He could not say they kept the same tenants, as, during displacement the tenants removed, and, as had been stated, did not come back, and he might say they did not expect them to come back. The process which took place was this: the Corporation was bound to build houses of a high sanitary character, and the houses so built were occupied by a class that was just exactly suited for them, and the people removed to these houses and left empty other houses. The people who were displaced went to the houses which were left empty by the people who came to the Corporation houses, and those houses were much higher than the slums which were cleared away. Therefore he did not regard with the pessimistic views of some people the fact that they did not get back precisely the same class of people as they formerly had."<sup>1</sup> The other opinion, more generally accepted, is that the displaced persons simply increase the congestion of the surrounding slums. It must be remembered that there is a continual influx of people into the great towns from the country, and that these, who have managed during their more or less short residence in those towns to maintain some decency and respectability of life, are most likely to apply for and obtain the new tene-

<sup>1</sup> Journal of The Sanitary Institute, October, 1900, p. 402.

ments. It would be very possible for these new tenements to be occupied chiefly by this class without the least effect being produced upon the lower and lower ranks referred to by the Lord Provost. It is very probable that, if all municipal enterprise were directed towards building houses for the higher classes of labour in the belief that it would lead to these ameliorating gradations, no appreciable progress would be made towards housing the very poor. On the other hand, if we deal at once with the poorer wage-earners, we shall make clear and undeniable improvement in their condition.

*Character of Municipal Homes.*—In order to prevent drafts upon rates in aid of municipal homes for the poorer wage-earners, some people think that we should build and finish them differently to ordinary houses, make them "simple and even unattractive," "there need be no larder," and, "there is no necessity for plaster on the inner walls." I do not think building authorities will accept this view as correct, or care to own the buildings if erected. Under a lodging-house system there would, of course, be superintendents, and the difficulty of preventing these classes of tenants from doing damage and causing deterioration by neglect and destructive and dirty habits is a strong argument in favour of that system over the independent house system. I would point out that under our poor-law system we house the wholly destitute in substantial and comfortable abodes, whilst this proposal would erect inferior accommodation for those who only require partial support.

*Temporary and Ultimate Remedies.*—The main idea of this work is that it is the duty of the community not only to give relief to the absolutely destitute, but to assist likewise the class immediately above them—the casual or slender wage-earners. Their labour appears to be as essential to human comfort as that of the more highly-paid and organised trades. We think that such assistance will best accomplish its aim if it take the form of municipal provision of dwelling accommodation—rate-aided if necessity demand. Decent and healthy homes are the only basis upon which we can permanently rely for every kind of progress. What Lord Shaftesbury said forty years ago—"The condition of the dwellings of the labouring classes is the besetting sin and difficulty of the time, for it stands in the way of every good moral impression"—is not only as



correct a description of the position to-day as it was when uttered, but embodies a truth which, almost self-evident as it appears, yet requires to be deeply graven in the public mind.

The Sanitary Institute has just promoted a conference on the housing question generally, which was attended by many of the most experienced thinkers and workers in the cause. Many of these shared in the views which have been enunciated in the preceding pages, and especially in the view that the essence of the question consists in improved homes for slender wage-earners. Most probably rate-aid would be necessary in most cases, but it would not be without some compensating advantages. From these classes are drawn most of our criminals, drunkards, loafers, and lunatics. For them, therefore, our police, our hospitals, asylums, and gaols are increased. They cause a great addition to our death-rate and a general lowering of our standard of health. Better homes would tone them up, make them more efficient workers, more satisfied with their lives, more hopeful, less abject, give them new ideas, new aims, and their children, aspirations to get on in the world.

We want to elevate the ideas of owners so that they shall feel it a disgrace to possess property which defies every effort of a tenant to keep it clean, healthy, and decent, and we want to educate the workers so that they shall feel it a disgrace to have dirty, unkempt children and neglected and filthy homes.

The question used to be whether Government should interfere at all in the matter of housing. The question now is what is the best form for that interference to take. If we are wise we shall expend our energy, not in vain endeavours to stem the tide of growing public opinion, but in directing it on the practical details of the subject. We shall want all the practical aid of builders, architects, medical officers, and sanitary inspectors, combined with the ability of the financier and the economist. We may have to make different experiments before we arrive at the best system to adopt. And even then we may not achieve finality. We know not what discoveries may render obsolete our present methods. We must endeavour to act so as not to bequeath to posterity burdens that ought to be borne by ourselves. This work advocates municipal building, and, if necessary, municipal rate-aid, as a solution

of the housing problem. But such intervention and such aid are not to be regarded as the final remedies. They are rather to be regarded as remedies which, having been effectually applied, shall call for an ever-diminishing application. But this can only be achieved by the exertions of the workers themselves, only by truer conceptions of rights and duties—rights of others and duties of their own.

It has already been frequently incidentally stated that the housing problem is largely a question of wages. The poorer classes cannot live in healthy and comfortable homes because they cannot pay adequate rent. It is obviously therefore necessary, in order to enable them to do so, that their wages should be increased, for house-rent cannot under any circumstances be materially lowered. There is only one way of increasing wages, and that is by reducing the number of labourers. To do this there still needs much change to come over public opinion. Evil notions, like evil habits, are hard to eradicate. The workers, however, will have to learn to apply the important truth that they can only secure a greater portion of the produce of the country, of which wages are the equivalent, by the exercise of much greater prudence. To produce this effect public opinion will have to be exerted more powerfully in condemning the bringing of children into the world without adequate means of supporting them as a wrong not only to the irresponsible children, but also as a wrong to society at large. To avoid this evil the workers will have to defer marriage until they can provide such support. As a stimulus to such a "prudential check" upon population, Government ought without delay to stop the continual influx of destitute foreigners. But no single scheme will entirely solve the problem. Amongst other material agencies the "annihilation of distance" is important. Better tramway and railway facilities will greatly help, directly and indirectly too. So will workmen's trains and cheap fares. Great also is the scope for improved local administration by the different governing bodies; without this, indeed, all other agencies will be either greatly discounted or wholly nullified.

There is, too, an ample field for private munificence. The name of a Peabody or a Guinness will not be more perishable because it is enshrined in solid buildings. A

change needs to come over the opinions of the wealthy. Too often they are wrapped up in making vast accumulations for the benefit of their posterity. Whilst this object is commendable to some extent, more money should be spent upon other projects. We perform a greater kindness to our descendants if we leave them moderate legacies, so that the stimulus to exertion shall not be wholly taken away, and such a course enables us to spend the bulk of our fortunes during our own time, so that we can have the satisfaction of seeing their beneficent results. I plead, therefore, for the erection by wealthy men of comfortable homes for the poorer classes, so that the municipal burden may be lightened, and so that they may have the pleasure of seeing good work accomplished. I invoke their aid in the name of the slaughtered innocents, and of children born to a life of ill-health, unwholesome surroundings, and wickedness. Parents live in dens, and themselves and progeny become almost like wild beasts. Thieves, hooligans, and drunkards are the inevitable fruit of slums and dark corners.

If we get such classes into clean homes, they will have new aspirations. The children will strive to throw off the semi-dependence of their fathers. The same general feeling which makes it a disgrace to accept poor relief will make it a disgrace—less acute, but no less certain—to occupy rate-aided tenements. The ever-growing spirit of independence in Englishmen, however low their rank, will effectually antidote any tendency to rely upon permanent aid.

The housing problem thus appears to be at the root a question of a relative increase of wages of the lower grades of workmen. And this relative increase depends upon a decrease of labourers. The ultimate solution of the problem is mainly, therefore, in the hands of the toilers themselves.

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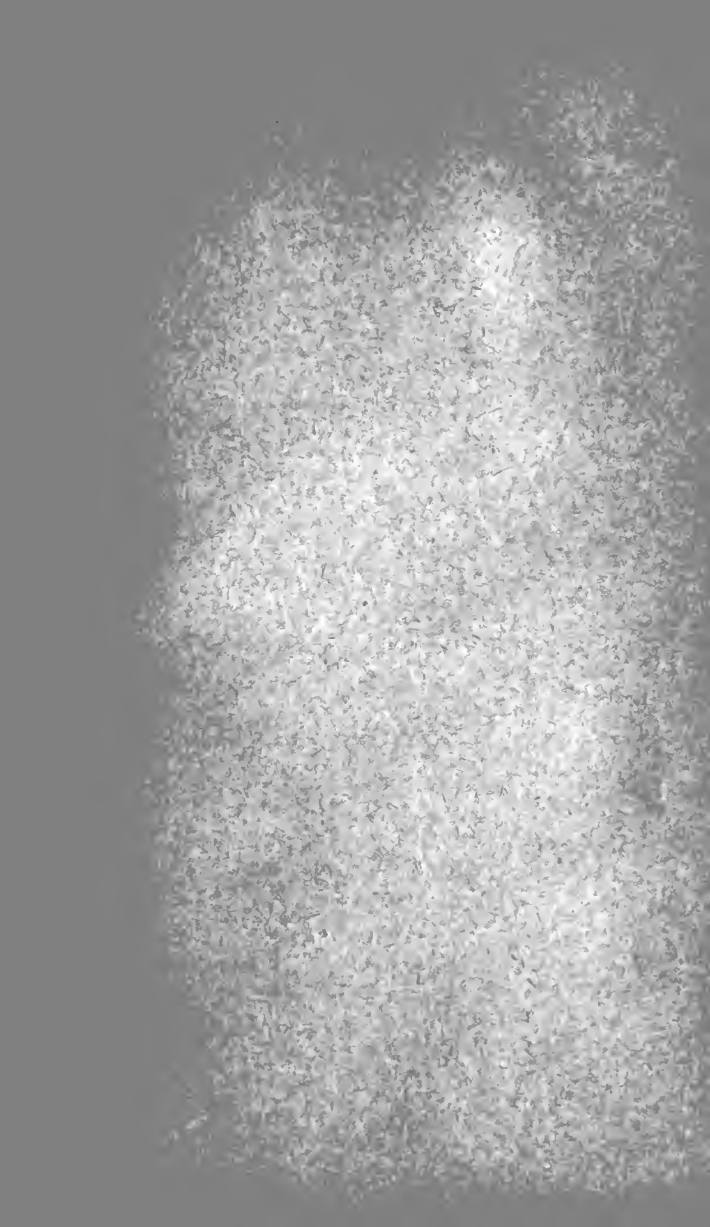
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